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ABSTRACT OF STATEMENTS

OF

INSURANCE COMPANIES IN CANADA

FOR THE YEAR ENDED DECEMBER 31

1921

(For Index see end of Volume)

(SUBJECT TO CORRECTIONS)



OTTAWA
F. A. ACLAND
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1922

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DEPARTMENT OF INSURANCE
OTTAWA, APRIL 1, 1922.

To the Honourable W. S. FIELDING,
Minister of Finance,
Ottawa.

SIR,—I have the honour to submit herewith an abstract of the business of insurance in Canada for the year 1921. The abstract has been made from the attested statements returned by the companies but must be considered as subject to correction.

I shall have the honour to report to you at a subsequent date these statements in full after the usual inspections at the head offices have been made.

During the year 1921 the tendency noticeable at the end of the preceding year towards a contraction in the volume of business written became more marked as the year proceeded and the result of the year's operations in the major lines of insurance was a decrease in the volume of business of from 10 per cent to 20 per cent of the business written during 1920. In a number of the casualty lines increases were experienced, particularly in automobile and burglary insurance. The reduction has been, no doubt, due to the industrial conditions prevailing and the decrease in the cost of replacement of property. It is probable that with a revival of industry, which is already apparent, no further reduction in volume of business will be experienced, and the probability at present is that the volume for 1922 will be at least as great as for 1921.

Fire Insurance.

The decrease in the fire insurance premiums written for the year was 8.11 per cent, the amount of the premiums written in 1921 being \$50,654,600 and in 1920 \$54,764,281. The losses incurred for 1921 exceeded by \$5,333,858 the losses for 1920, the figures being \$30,206,198 and \$24,872,340 respectively.

Owing to a change in the form of statement supplied the companies for the business of the year 1921 the cash received for premiums and the cash paid for losses will no longer appear in the Department's reports. The new form of statement being on the revenue basis, these figures will be replaced with figures showing premiums written and losses incurred. There will be continued, however, the tabulation which has appeared in preceding reports, showing the ratio of losses incurred to premiums earned.

The ratio of losses incurred to premiums written during the year was 59.63 per cent, compared with 45.42 per cent in 1920 and 50.29 per cent for the last five years and 57.05 per cent for the last 53 years. The following schedule shows the distribution of premiums and losses among the different classes of companies:—

	Net Premiums written	Net Losses incurred	Ratio losses incurred to premiums written	The same 1920	The same 1919
	\$	\$	%	%	%
Canadian Companies..... <i>All reinsurance deducted.</i>	7,372,567	4,088,002	55.45	43.86	40.92
British Companies.....	23,413,829	13,170,323	56.25	44.10	41.96
Foreign Companies.....	16,413,369	10,205,512	62.18	48.40	40.66
All Companies.....	47,199,765	27,463,837	58.19	45.42	41.10
All Companies, 1920.....	54,764,281	24,872,340			

On the basis of premiums earned, that is, premiums written less increase in the full unearned premium reserve, we have the following:—

	Premiums earned	Losses incurred	Ratio losses incurred to premiums earned	The same 1920	The same 1919
	\$	\$	%	%	%
Canadian Companies.....	7,503,121	4,008,002	54.48	47.33	45.80
British Companies.....	23,786,264	13,170,323	55.37	49.87	44.39
Foreign Companies.....	16,458,389	10,205,512	61.97	55.83	43.58
All Companies.....	47,747,774	27,463,837	57.52	51.50	44.40
All Companies, 1920.....	44,838,504	22,931,529			
		24,872,340			

DEPARTMENT OF INSURANCE

The form of statement for 1921 contained a schedule showing the experience in respect of various classes of the risks written by the companies, the number of classes provided in the schedule being twenty-eight. This classification will take the place of the somewhat unsatisfactory classification which has heretofore been required of one-year business as distinguished from the longer term business. It is believed that the experience revealed by the new form will, when accumulated for a number of years, prove of value in determining the relative adequacy or inadequacy of the premium rates charged by the companies.

The rate of premiums charged per cent of risks taken is shown in the following table and the record for the last seven years is also shown.

	1921	1920	1919	1918	1917	1916	1915
	%	%	%	%	%	%	%
Canadian Companies.....	1.20	1.04	1.12	1.09	1.14	1.19	1.25
British Companies.....	1.09	1.06	1.06	1.07	1.08	1.08	1.17
Foreign Companies.....	1.08	1.04	1.02	1.03	1.03	1.04	1.08
All Companies.....	1.11	1.05	1.06	1.06	1.07	1.09	1.16

Separating the one-year and longer term business the following rates are shown:—

	Rate of Premiums charged per cent of risks taken		The same 1920		The same 1919	
	One Year or less	All other	One Year or less	All other	One Year or less	All other
	%	%	%	%	%	%
Canadian Companies.....	1.20	1.20	.98	1.22	1.06	1.26
British Companies.....	1.07	1.14	1.03	1.17	1.03	1.18
Foreign Companies.....	1.07	1.17	1.01	1.20	.98	1.23
All Companies.....	1.09	1.17	1.01	1.19	1.02	1.21

The table of premiums written and losses incurred by Provinces shows as usual a wide difference between the loss ratio experienced in different parts of the country as follows:—

Province	1921			Ratio 1920	Ratio 1919	Ratio 1918	Ratio 1917	Ratio 1917—1921 Inclusive
	Premiums written	Losses incurred	Ratio					
	\$	\$	%	%	%	%	%	%
Alberta.....	3 603,602	2 000,800	55.52	34.46	34.60	44.64	32.87	40.75
British Columbia.....	1,794,359	2 144,222	44.72	30.36	29.84	29.79	25.40	32.47
Manitoba.....	3,840,925	2 186,623	56.93	41.23	25.25	62.38	59.15	48.02
New Brunswick.....	2,522,154	1,990,824	78.93	65.89	52.48	42.89	59.54	61.89
Nova Scotia.....	2,606,554	2 039,284	78.24	70.81	50.32	28.40	69.29	65.13
Ontario.....	17,314,045	9,823,195	56.74	38.77	40.89	59.47	62.77	50.60
P. E. I.....	240,275	104,069	43.31	35.74	46.87	20.55	48.52	38.91
Quebec.....	11,732,953	7,643,663	65.15	57.18	50.54	52.69	60.98	57.58
Saskatchewan.....	3,911,679	2,213,369	56.58	41.96	39.23	48.74	44.44	46.20
Yukon.....	6,921	173	2.50	2.45	.....	5.86	5.26	2.96
Floater Business (undivided) ..	81 133	59,976	.....	.....	.....	.....	.....	.....
Totals.....	50,654,600	30,206,198	59.63	45.42	41.10	50.76	55.62	50.29

The business of the year must be regarded as unsatisfactory, especially in view of the favourable loss ratio during the last two or three years. It was hoped that the inevitable reaction in industrial and economic conditions would reveal the fact that the greater attention now being paid to fire prevention and better construction would counteract the usual moral hazard accompanying these conditions. This hope has not been realized, but there is reason for optimism in the fact that with the depressed conditions prevailing during the year the experience has been little less favourable than the average for the period over which the Department's records extend.

During the year there have been licensed for the first time 12 British and foreign companies. The latter includes two reciprocal exchanges with head offices located in the United States.

Life Insurance in Canada.

The year 1921 showed also a decrease in the volume of life insurance written, the gross amount of business written and paid for in cash being \$528,228,852, compared with \$641,778,095 in 1920, and \$524,543,629 in 1919. The decrease is in great part accounted for by the decrease in group insurance written, the amount in 1921 being \$10,538,762 compared with \$66,704,855 in 1920. If we exclude the group insurance written from both years we have for 1920 gross business written and paid for in cash \$575,073,240 and for 1921 \$517,690,090, the decrease being therefore 9.98 per cent.

The death claims paid during the year amounted to \$17,088,803, compared with \$18,112,696 in 1920. The effect of this decrease has been a very substantial increase in the surplus of the companies, particularly the smaller companies, which had suffered most from the unfavourable experience of the previous years. The recovery of these companies of their pre-war position has been more rapid than could have been expected, and the experience of the companies in this respect goes to demonstrate the fundamental soundness of the basis on which the companies are operating.

The total amount of business lapsed and surrendered during the year was \$241,887,772 or 41.9 per cent of the gross new business written. The corresponding figures for 1920 were \$169,805,956 and 24.3 per cent respectively.

The total net amount of business in force in Canada at the end of 1921 was \$2,934,844,248 an increase of \$277,818,755 over the net amount in force at the end of 1920.

Casualty Insurance.

The figures for all classes of casualty insurance for the year are as follows:—

	Premiums written	Losses incurred
	\$	\$
Accident.....	2,454,999	1,098,202
Combined Accident and Sickness.....	1,205,465	586,118
Automobile (A).....	2,544,668	1,971,650
Automobile (B).....	3,559,570	1,589,480
Burglary.....	680,369	344,346
Crop.....	12,263	40,091
Explosion.....	88,302	3,436
Forgery.....	45,880	2,508
Guarantee.....	1,338,409	667,189
Hail.....	4,371,348	4,713,755
Inland Transportation.....	323,518	143,040
Liability.....	3,062,060	1,321,657
Live Stock.....	104,505	112,871
Plate Glass.....	739,063	213,955
Rain.....	20,718	6,689
Robbery.....	12,925	None
Sickness.....	1,691,321	1,001,183
Sprinkler Leakage.....	75,833	48,727
Steam Boiler.....	341,651	32,672
Title.....	None	None
Tornado.....	94,408	55,227
Totals.....	22,767,290	13,952,826

Total Insurance in Canada.

The Department has continued the practice of collecting the more important information respecting the business of companies operating under provincial jurisdiction and a summary of this information will be found on pages 96,137 and 203. The figures have been kindly furnished by the companies in response to a circular letter issued by the Department, and while replies have not at this date been received from all companies the omissions are not believed to be important.

I have the honour to be, Sir,

Your obedient servant,

G. D. FINLAYSON,
Superintendent of Insurance.



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ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO TRANS-
ACT BUSINESS OF FIRE INSURANCE IN CANADA FOR
THE YEAR 1921 IN ACCORDANCE WITH
THE INSURANCE ACT, 1917.

GENERAL TABLES

ASSETS OF COMPANIES, FIRE, ETC.

LIABILITIES OF COMPANIES, FIRE, ETC.

INCOME AND EXPENDITURE OF COMPANIES, FIRE, ETC.

PERCENTAGE OF LOSSES TO PREMIUMS, ETC., ETC.

DEPARTMENT OF INSURANCE

TABLE I.—ABSTRACT FOR THE YEAR 1921
FIRE INSURANCE IN CANADA—CANADIAN COMPANIES

No.	Companies	Net Premiums Written	Re- insurance and return Premiums	Gross Premiums Written	Gross amount of policies new and renewed	Net amount at risk at date	Net amount of losses incurred during the Year	Reserve for Unsettled Losses		No.
								Not resisted	Resisted	
1	Acadia Fire.....	\$ 229,319	\$ 266,981	\$ 496,300	\$ 35,301,314	\$ 28,247,169	142,185	\$ 11,428	None	1
2	Antigonish Farmers.....	1,322	None	1,322	111,750	77,736,618	43	None	None	2
3	Beaver Fire.....	35,865	97,243	133,111	9,632,113	5,556,218	9,953	None	1,985	3
4	British America.....	645,963	663,536	1,309,499	117,946,281	123,271,409	381,526	78,876	None	4
5	British Colonial.....	201,644	243,925	445,569	28,940,466	24,049,614	142,345	5,145	3,945	5
6	British Northwestern.....	177,769	151,559	329,328	30,335,759	20,567,353	76,211	12,741	None	6
7	Canada Northwest.....	177,494	158,224	335,718	20,830,227	11,761,351	46,151	5,111	None	7
8	Canada National.....	219,101	178,550	397,660	28,980,702	28,305,325	94,641	13,047	1,625	8
9	Canada Security.....	98,842	157,105	255,947	17,813,049	10,455,127	58,212	13,864	None	9
10	Canadian Fire.....	376,894	364,103	741,026	52,014,027	46,953,277	148,171	26,863	None	10
11	Canadian Indemnity.....	119,294	75,708	195,000	12,441,648	11,374,569	38,489	4,606	None	11
12	Canadian Lumbermen's.....	727	38,508	39,235	1,607,084	None	None	None	None	12
13	*Canadian Surety.....	None	None	None	None	None	None	None	None	13
14	Cumbersland Farmers.....	1,894	None	1,894	105,550	590,795	2,269	None	None	14
15	Dominion Fire.....	437,615	322,817	760,432	60,203,715	72,531,677	276,601	30,220	None	15
16	Fire Insurance Co. of Canada.....	77,040	56,235	133,275	13,133,798	20,083,995	23,109	1,190	None	16
17	Domination of Canada Guarantee and Accident.....	199,503	259,413	458,916	14,723,172	25,483,517	103,134	10,737	None	17
18	General Accident of Canada.....	48,616	62,263	110,881	37,987,137	27,812,211	21,027	2,462	None	18
19	Globe Indemnity.....	164,128	295,730	389,858	23,839,123	27,318,393	59,242	14,864	None	19
20	Grain Insurance.....	232,151	9,022	241,173	19,989,106	16,510,913	117,291	52,950	None	20
21	Guardian Insurance of Canada.....	20,356	173,037	233,373	2,906,522	3,288,534	35,617	11,465	None	21
22	Halifax Fire.....	30,323	13,808	34,631	2,906,522	3,288,534	35,617	11,465	None	22
23	Hudson Bay.....	185,419	172,622	358,041	27,469,056	24,216,018	127,208	13,952	None	23
24	Imperial Guaranties and Accident.....	None	None	None	None	None	None	None	None	24
25	Imperial Underwriters.....	195,739	235,177	358,916	38,980,558	22,523,944	62,281	5,916	None	25
26	Kings Mutual.....	270,116	865	272,981	1,772,114	5,566,326	12,261	None	None	26
27	Liverpool-Manitoba.....	270,240	262,777	533,017	44,226,593	38,593,232	107,053	20,616	None	27
28	*London and Lancashire Guarantee and Accident.....	None	None	None	None	None	None	None	None	28
29	London Mutual.....	352,337	769,121	1,121,458	109,833,224	55,763,474	413,580	16,658	1,961	29
30	Mercantile.....	282,844	33,023	335,867	34,057,370	42,128,797	120,725	6,455	None	30
31	*Mercantile Casualty.....	None	None	None	None	None	None	None	None	31
32	*Merchants' Casualty.....	655,066	386,009	1,241,075	98,631,772	88,154,794	379,139	25,885	None	32
33	Montreal Fire.....	19,762	847	20,599	1,014,170	1,509,646	8,920	None	None	33
34	*North American Accident.....	None	None	None	None	None	None	None	None	34
35	North Empire.....	175,767	250,406	426,143	31,038,607	15,751,394	121,564	10,474	544	35
36	North West.....	189,582	124,737	284,329	23,656,057	20,737,205	79,710	7,154	None	36
37	Occidental.....	238,053	261,999	499,492	34,767,254	26,130,000	149,973	26,280	96	37
38	Pacific Coast.....	169,008	164,112	333,120	18,837,701	12,399,955	66,018	16,171	None	38
39	Pacific Marine.....	27,720	19,021	46,741	2,563,418	1,898,391	30,250	8,958	None	39
40	Petion County Farmers.....	4,547	38	4,585	4,519,375	1,536,775	387	None	4,100	40
41	Quebec.....	335,872	69,600	425,472	40,567,724	49,081,151	121,763	5,102	None	41
42	Reliance.....	11,706	16,560	28,266	2,162,893	1,065,715	1,258	378	4,000	42
43	Scottish Canadian.....	65,745	97,252	162,997	10,217,170	4,866,194	27,853	9,926	None	43
44	Western.....	737,191	953,412	1,690,603	194,705,957	198,765,098	448,378	76,625	6,629	44
Totals for 1921.....		7,372,567	7,565,331	14,937,898	1,248,520,976	1,044,696,362	4,088,002	560,334	24,918	
Totals for 1920.....		8,003,456	7,762,754	15,756,210	1,500,412,316	1,101,953,061	3,274,484	471,579	27,508	

*For Automobile (A) business see page 127.

ABSTRACT OF STATEMENTS

No.	Companies.	Net Premiums written.	Re- insurance and return Premiums.	Gross Premiums written.	Gross amount of policies new and renewed.	Net amount at risk at date	Net amount of losses incurred during the Year	Reserve for Unsettled Losses.		No.
								Not restored	Restored	
1	Alliance.....	\$ 371,440	\$ 49,855	\$ 421,295	\$ 39,109,827	\$ 55,065,060	\$ 105,366	\$ 25,368	\$ 6,100	1
2	Atlas.....	733,557	210,123	943,680	81,033,933	95,385,966	367,531	37,074	None	2
3	Autocar.....	21,948	3,466	25,414	2,360,030	1,976,898	367,356	None	None	3
4	British Crown.....	494,327	219,911	714,238	58,783,701	55,720,960	363,172	45,417	2,000	4
5	British General.....	114,081	67,820	181,901	21,384,626	12,750,406	48,267	4,157	None	5
6	British Oak.....	21,513	2,718	24,229	1,920,240	1,914,748	None	None	None	6
7	British Traders.....	252,073	69,905	321,978	25,809,997	25,235,287	138,146	23,143	2,300	7
8	Caledonian.....	464,464	105,152	569,616	58,933,856	73,284,315	248,722	29,066	10,000	8
9	Car and General.....	162,710	89,679	252,389	54,592,563	10,097,145	44,923	2,823	None	9
10	Caxton.....	15,378	46,724	62,102	5,467,897	None	30,519	None	None	10
11	Century.....	284,732	137,744	422,526	40,558,340	33,148,340	141,751	19,773	None	11
12	China.....	7,986	5,586	13,572	131,405,322	144,099,650	171,721	None	None	12
13	Commercial Union.....	987,681	284,425	1,272,106	131,895,322	144,099,650	171,721	None	6,670	13
14	Eagle, Star & British Dominions.....	408,691	105,948	514,639	64,035,950	50,438,197	252,877	31,249	2,000	14
15	Employers' Liability.....	729,124	182,000	911,124	90,036,613	98,638,125	369,382	48,486	1,620	15
16	Essex and Suffolk.....	133,284	133,284	266,568	21,970	8,038,473	25,484	3,396	None	16
17	General Accident, Fire.....	393,702	198,518	592,220	47,382,474	56,237,863	261,397	45,121	3,465	17
18	Guardian Assurance.....	1,555,735	305,515	1,861,250	160,790,095	183,543,910	877,086	130,645	7,000	18
19	Law, Union and Rock.....	324,020	79,837	403,857	38,714,061	43,590,845	144,714	16,742	2,000	19
20	Liverpool and London and Globe.....	1,453,062	335,393	1,818,455	74,720,652	203,673,405	746,720	116,859	10,000	20
21	London Guarantee.....	620,063	273,762	893,825	71,224,219	69,510,725	613,332	85,515	37,022	21
22	London and Lancashire.....	1,063,348	219,205	1,282,553	127,906,094	150,510,598	459,239	38,530	None	22
23	London Assurance.....	539,652	97,278	636,930	60,240,674	77,243,229	293,324	73,248	None	23
24	Marine.....	None	None	None	None	None	None	None	None	24
25	Merchants Marine.....	143,511	34,488	183,999	18,700,361	14,186,819	29,069	3,212	None	25
26	Motor Union.....	100,065	21,312	121,377	13,091,222	9,447,684	16,945	None	None	26
27	National Benefit.....	13,316	38,966	52,282	12,651,100	9,891,180	86,362	15,641	4,741	27
28	National Provincial Insurance.....	6,360	23,024	29,384	12,773,222	5,907,365	19,190	None	None	28
29	North British and Mercantile.....	1,118,723	274,743	1,393,466	126,057,090	156,583,092	625,497	73,652	7,500	29
30	Northern Assurance.....	1,006,707	214,506	1,221,213	108,322,596	131,104,150	636,137	60,579	10,500	30
31	Norwich Union Fire.....	1,097,237	244,122	1,341,359	106,143,811	137,171,404	543,159	71,630	15,917	31
32	Ocean, Accident and G'tee.....	288,226	96,036	384,262	33,477,055	36,119,523	216,616	41,850	None	32
33	Palatine.....	409,238	104,860	514,098	44,925,331	48,314,439	205,363	24,051	None	33
34	Patricot.....	13,259	812	14,071	2,702,512	2,475,479	94	94	None	34
35	Prix of London.....	1,225,353	400,405	1,715,758	137,947,436	155,666,850	652,093	42,564	4,005	35
36	Provincial.....	183,829	30,305	214,134	20,359,432	21,778,061	90,060	23,942	None	36
37	Queensland.....	275,862	50,471	326,333	30,477,613	28,528,224	154,556	27,187	None	37
38	Railway Passengers.....	None	None	None	None	None	None	None	None	38
39	Royal Exchange.....	634,612	211,694	846,306	83,356,091	87,815,701	268,729	9,935	None	39
40	Royal Insurance.....	1,895,573	486,025	2,381,598	219,915,642	292,342,356	1,175,870	137,136	1,000	40
41	Royal Scottish.....	201,235	58,354	259,589	23,349,904	20,410,022	106,805	3,322	5,750	41
42	Scottish Metropolitan.....	152,000	35,757	187,757	16,332,628	16,082,730	50,565	7,681	10,250	42
43	South Union.....	414,758	74,087	488,845	48,609,955	65,549,957	183,919	26,015	1,500	43
44	Sun Insurance.....	871,446	194,658	1,066,104	91,727,380	105,612,875	431,731	40,138	None	44
45	Traders and General.....	183,111	79,734	262,845	20,589,191	15,521,653	126,735	14,167	None	45
46	Union Assurance.....	690,984	227,195	918,179	83,916,482	91,548,989	415,207	36,856	None	46
47	*Union of Canton.....	537,632	157,527	695,159	61,853,192	57,676,579	421,179	55,296	1,750	47
48	*Union Marine.....	None	None	None	None	None	None	None	None	48
49	Yankee.....	45,738	13,168	58,906	9,874,736	5,051,334	26,223	None	None	49
50	Yorkshire.....	497,745	136,734	634,479	49,774,055	67,884,825	421,583	82,592	22,670	50
51	Totals for 1921.....	23,413,829	6,608,850	30,022,679	2,732,839,175	3,039,109,169	13,170,323	1,655,722	175,760	51
	Totals for 1920.....	25,332,651	6,064,695	31,397,346	2,991,753,750	3,005,713,004	11,229,301	1,635,897	166,565	

*For Automobile (A) business, see page 127

DEPARTMENT OF INSURANCE

TABLE I.—ABSTRACT FOR THE YEAR 1921.—Concluded

FIRE INSURANCE IN CANADA—FOREIGN COMPANIES

No.	Companies	Net Premiums Written	Re- insurance and return Premiums	Gross Premiums Written	Gross amount of policies new and renewed	Net amount at risk at date	Net amount of losses incurred during the Year	Reserve for Unsettled Losses		No.
								Not resisted	Resisted	
1	Ætna.....	\$ 493,525	\$ 154,413	\$ 648,338	\$ 66,301,227	\$ 69,051,090	\$ 261,584	\$ 48,417	\$ None	1
2	Agricultural.....	63,552	27,193	90,745	7,308,886	5,592,429	24,660	6,345	None	2
3	Alliance Insurance.....	161,588	103,441	267,029	31,342,965	22,448,143	113,018	7,204	None	3
4	American Alliance.....	5,504	2,517	25,817	1,702,747	415,685	1,110	1,473	None	4
5	American Central.....	227,566	87,376	314,945	37,339,519	27,347,403	127,963	22,504	None	5
6	American Equitable.....	111,018	32,652	143,670	12,396,149	9,489,045	80,809	18,613	None	6
7	American Insurance.....	12,934	33,989	98,547	8,459,674	6,755,541	32,460	6,551	None	7
8	American Loyds.....	4,241	6,703	17,175	10,200,138	3,641,053	3,885	120	None	8
9	Boston.....	99,378	63,703	163,081	13,393,941	8,804,102	62,635	12,342	None	9
10	Calcedonian-American.....	62,373	127,363	127,363	11,165,859	6,766,156	16,830	2,302	None	10
11	California.....	107,789	26,999	134,738	13,100,157	11,339,747	46,707	5,751	None	11
12	Citizens of Missouri.....	36,384	47,204	47,204	3,047,045	3,510,018	17,169	7,251	None	12
13	Columbia.....	127,466	92,902	223,371	18,461,130	11,578,579	92,646	7,251	None	13
14	Commercial Union of New York.....	7,354	9,705	17,060	1,092,946	895,346	2,492	150	None	14
15	Connecticut.....	188,809	107,584	296,393	26,569,801	23,161,771	85,116	6,986	500	15
16	Continental.....	496,665	183,310	679,975	69,317,638	63,191,518	337,496	35,184	1,040	16
17	Equitable Fire and Marine.....	49,387	195,121	244,508	23,381,884	6,178,979	34,904	2,864	1,040	17
18	Fidelity-Phoenix.....	466,780	145,751	612,531	61,363,817	53,237,038	284,092	47,757	2,500	18
19	Fire Association of Philadelphia.....	67,524	24,325	91,849	7,473,619	6,061,936	42,000	8,315	None	19
20	Fireman's Fund.....	219,512	51,800	271,312	25,958,046	30,233,277	142,972	15,996	None	20
21	Fireman's Insurance.....	23,007	23,007	23,007	9,487,343	14,719,736	71,777	15,996	None	21
22	General of Paris.....	140,727	68,797	209,524	21,866,662	17,525,187	96,669	2,344	945	22
23	Gard.....	22,071	11,400	33,471	3,453,566	3,430,813	21,638	2,532	650	23
24	Globe and Rutgers.....	206,542	336,293	336,907	30,586,233	24,592,595	174,640	57,562	None	24
25	Globe and Rutgers.....	830,060	336,293	1,166,353	119,800,534	101,810,835	699,160	149,970	None	25
26	Great American.....	517,223	234,919	752,142	80,339,344	68,067,422	346,565	93,020	None	26
27	Hardware Dealers.....	42,780	9,464	52,244	1,926,416	1,587,452	12,926	3,456	None	27
28	Harford Fire.....	1,539,646	371,000	1,910,646	211,939,594	205,598,213	615,357	143,894	None	28
29	Horne Insurance.....	1,711,755	488,256	2,200,041	175,780,150	176,725,183	1,253,274	319,884	None	29
30	Individual Underwriters.....	1,919	1,859	3,778	975,000	975,000	500	500	None	30
31	Insurance Company of North America.....	807,139	379,400	1,186,539	135,151,876	114,742,737	479,650	56,781	None	31
32	Insurance Company of State of Pennsylvania.....	147,232	45,611	192,843	20,468,089	18,674,348	128,530	33,345	None	32
33	Lumbermen's Underwriting.....	271,300	78,000	349,300	19,846,690	14,228,170	186,394	47,450	None	33
34	Manufacturing Lumbermen's.....	26,803	60,665	21,268	14,595,662	10,980,281	208,097	3,000	None	34
35	Manufacturing Woodworkers.....	70,605	48,483	125,378	6,713,567	3,257,772	114,578	26,819	None	35
36	Mechanics and Traders.....	22,545	11,830	34,375	1,244,927	1,039,826	19,601	4,838	None	36
37	Merchants Fire.....	102,057	22,044	127,131	11,691,557	10,222,556	29,598	1,383	None	37
38	Millers National.....	37,567	15,849	53,416	3,608,035	3,362,157	12,827	3,456	None	38
39	Minnesota Implement.....	42,780	9,464	52,244	1,926,416	1,587,452	12,926	3,456	None	39
40	National—Ben Franklin.....	157,432	33,192	192,624	15,747,331	22,815,581	60,356	11,597	None	40
41	National Fire of Hartford.....	682,243	208,582	891,126	69,225,739	73,709,087	658,214	14,008	None	41
42	National Liberty.....	29,777	4,041	33,818	2,864,545	2,544,522	17,871	14,008	None	42
43	National Union.....	263,677	88,801	352,552	28,516,239	26,544,432	190,996	46,509	None	43
44	La Nationale.....	587,793	87,650	675,443	56,486,781	70,790,045	340,472	27,266	4,000	44
45	Newark.....	110,500	96,443	207,033	16,731,519	11,895,296	66,174	9,583	None	45
46	New Hampshire.....	71,482	43,748	117,230	10,417,935	6,487,974	60,599	11,717	None	46

47	New Jersey.....	64,497	26,379	90,876	7,990,731	7,210,494	23,458	844	None	47
48	*New York Reciprocal Underwriters.....	4,121	911	5,032	1,515,000	1,515,000	None	None	None	48
49	Niagara.....	313,060	243,992	557,052	54,096,830	34,828,211	187,381	28,715	11,562	49
50	Northwestern Mutual.....	415,706	62,469	478,175	20,826,610	22,406,587	137,172	6,202	None	50
51	Northwestern National.....	281,326	36,975	318,301	25,722,395	37,495,575	99,896	21,076	None	51
52	Pacific Fire.....	30,667	3,110	33,777	3,747,058	3,443,692	6,644	2,505	None	52
53	Phenix of Paris.....	176,455	95,104	271,559	26,629,466	21,147,487	112,116	7,561	2,260	53
54	Phenix of Hartford.....	424,633	315,927	740,560	65,877,527	60,430,744	243,361	27,060	9,340	54
55	Provident Washington.....	229,186	84,280	313,466	33,519,358	26,480,059	154,560	11,397	None	55
56	Queen of America.....	751,792	190,223	942,015	81,786,801	99,190,611	427,633	68,690	10,000	56
57	Retail Hardware.....	42,780	9,464	52,244	1,926,416	1,587,419	12,926	3,456	None	57
58	St. Paul Fire and Marine.....	380,808	158,122	538,930	52,803,341	46,646,372	147,297	36,416	1,350	58
59	Security.....	3,616	847	4,463	747,653	477,181	19	23	None	59
60	Springfield.....	381,389	281,355	662,744	77,185,594	53,251,095	289,090	113,102	None	60
61	Sterling.....	48,894	8,060	56,954	6,647,099	5,477,276	14,129	8,973	None	61
62	Stuyvesant.....	104,978	31,574	136,552	11,179,698	9,470,393	41,682	1,948	None	62
63	Tokio.....	88,067	23,229	111,296	11,519,598	8,331,516	18,551	5,075	None	63
64	L'Union of Paris.....	293,477	80,408	373,885	31,575,441	35,904,728	214,986	20,600	3,290	64
65	United States Fire.....	133,539	74,234	207,773	26,050,786	19,834,382	98,123	15,525	None	65
66	L'Urbaine.....	76,093	103,182	179,275	13,341,900	5,136,040	23,525	10,853	None	66
67	Vulcan.....	114,128	77,669	191,797	16,542,467	9,917,644	73,752	9,088	None	67
68	Westchester.....	250,495	154,276	404,771	33,875,234	24,477,270	168,784	26,190	4,240	68
	Totals for 1921.....	16,413,369	6,421,365	22,834,734	2,119,875,951	1,912,123,271	10,205,512	1,830,467	67,289	
	Totals for 1920.....	17,191,830	6,359,803	23,551,633	2,298,504,593	1,862,206,213	8,457,300	1,693,939	63,781	

*These figures represent only business transacted since date of license.

RECAPITULATION

Canadian Companies.....	7,372,567	7,565,831	14,937,898	1,248,520,976	1,044,696,362	4,088,002	560,334	24,918
British Companies.....	23,413,829	6,608,550	30,022,679	2,732,839,175	3,039,109,169	13,170,323	1,655,722	175,760
Foreign Companies.....	16,413,369	6,421,365	22,834,734	2,119,875,951	1,912,123,271	10,205,512	1,830,467	67,289
Totals for 1921.....	47,199,765	20,595,546	67,795,311	6,101,236,102	5,995,928,802	27,463,837	4,046,523	267,967
Totals for 1920.....	50,527,937	20,177,252	70,705,189	6,790,670,610	5,969,872,278	22,961,085	3,801,415	257,854

DEPARTMENT OF INSURANCE

TABLE II.—SUMMARY OF PREMIUMS RECEIVED OR WRITTEN FOR FIRE INSURANCE IN CANADA, BY ALL COMPANIES, FOR THE YEARS 1869 TO 1921 INCLUSIVE.

	Totals received, 1913	Premiums received, 1914	Premiums received, 1915	Premiums received, 1916	Premiums received, 1917	Premiums received, 1918	Premiums received, 1919	Premiums received, 1920	Premiums written, 1921	Totals from 1869 to 1921
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies</i>										
Acadia Fire.....	971,316	142,580	112,009	110,968	147,293	201,155	224,010	230,141	229,319	2,368,791
Anglo-American.....	3,185,085	204,229	152,045	.....	.....	.....	.....	.....	.....	3,541,359
Antigonish Farmers.....	.....	.....	.....	27,838	34,122	36,695	1,988	3,326	1,322	6,636
Beaver Fire.....	.....	29,334	30,943	679,118	694,763	676,106	795,194	34,760	35,868	264,732
British America.....	12,240,485	489,760	506,735	679,118	694,763	676,106	795,194	866,051	645,963	17,894,195
British Colonial.....	.....	46,411	64,722	87,887	116,122	134,873	187,362	222,950	201,644	1,260,100
British Northwestern.....	.....	46,321	49,953	56,212	76,708	82,748	89,019	135,956	177,769	815,676
Canada Accident.....	.....	.....	.....	5,546	33,580	50,052	76,376	120,248	127,494	413,246
Canada Agricultural.....	454,896	.....	.....	.....	.....	.....	.....	.....	.....	454,896
Canada Fire.....	881,333	176,609	202,511	170,189	149,420	189,094	187,809	204,988	219,101	1,777,177
Canada National.....	277,456	.....	.....	.....	.....	.....	.....	.....	.....	881,333
Canada Security.....	.....	.....	.....	273,449	291,854	306,843	345,098	368,484	376,894	5,799,065
Canadian Fire.....	3,287,459	279,683	269,301	.....	.....	.....	87,222	116,107	119,294	322,023
Canadian Indemnity.....	.....	.....	3,782	180	4,577	—660	None	None	None	12,458
(a) Canadian Lumbermen's Insurance Exchange.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	None
Canadian Surety.....	269,368	.....	.....	.....	.....	.....	.....	.....	.....	269,368
Central Canada Manufacturers.....	2,856,961	.....	.....	.....	.....	.....	.....	.....	.....	2,856,961
Citizens'.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,182
Cumberland Farmers.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	190,242
Dominion.....	190,242	213,769	207,537	212,539	242,164	318,003	380,694	436,154	437,615	3,906,377
Dominion Fire.....	1,457,902	.....	4,691	26,257	26,108	30,234	50,899	78,343	77,040	293,572
Dominion of Canada Guarantee and Accident.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	894,194
Eastern.....	894,194	.....	.....	.....	.....	.....	.....	.....	.....	72,143
Eastern Canada Manufacturers.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,276,842
Equity Fire.....	72,143	—15,609	.....	.....	.....	.....	.....	.....	.....	1,124,217
Factories Insurance Company.....	2,292,451	284,286	142,623	111,797	.....	.....	.....	.....	.....	524,075
Fire Insurance Company.....	555,511	.....	.....	.....	.....	.....	.....	.....	.....	105,403
General Accident of Canada.....	.....	.....	.....	.....	53,812	103,327	138,356	193,181	164,128	652,804
Globe Indemnity Co.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	433,641
Grain Insurance.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	201,490
Guardian Insurance Co. of Canada.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	62,729
Halifax.....	.....	.....	.....	41,186	.....	.....	.....	.....	.....	60,336
Hamilton Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	82,445
Hudson Bay Insurance.....	461,326	87,868	90,052	130,169	161,733	175,032	203,231	256,431	185,419	1,751,261
Imperial Guarantee and Accident.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	None
Imperial Underwriters.....	56,512	95,365	97,070	96,958	108,167	107,654	106,750	150,011	153,739	972,216
Kings Mutual.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	58,732
Liverpool-Manitoba.....	756,730	419,495	266,296	233,550	271,886	268,708	270,501	313,849	270,240	3,071,255
London and Lancashire Guarantee and Accident.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	None
(b) London Mutual Fire.....	9,019,566	525,657	466,924	397,458	371,353	402,128	503,782	568,873	332,337	12,608,078
Manitoba Assurance.....	1,294,513	244,851	224,319	245,758	263,902	.....	.....	.....	.....	1,294,513
Mercantile Fire.....	2,834,242	.....	.....	.....	.....	.....	.....	.....	.....	5,024,709
Merchants Casualty.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	None
Montreal-Casualty.....	2,003,889	131,265	88,871	381,500	489,044	492,129	585,447	629,140	655,066	2,224,025
Mount Royal.....	441,018	381,844	411,074	.....	.....	.....	15,190	20,253	19,732	4,466,352
Mutual Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	55,195
National Fire.....	284,026	.....	.....	.....	.....	.....	.....	.....	.....	284,026
North American Accident.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	None
North Empire Fire.....	283,477	93,410	111,108	80,436	84,355	106,366	109,069	171,039	175,737	1,215,027

North West Fire.....	199,228	125,711	139,875	125,923	125,782	140,577	145,079	163,833	159,592	1,325,600
Nova Scotia Fire.....	617,139									617,139
Occidental Fire.....	571,793	129,812	112,498	127,632	158,413	206,076	215,077	247,729	238,093	2,007,123
Ontario Fire.....	1,274,246									1,274,246
Ottawa Assurance.....	1,198,769									1,198,769
Ottawa Agricultural.....	194,861									194,861
Pacific Coast Fire.....	361,919	75,551	79,640	90,661	99,543	98,944	112,187	152,675	169,008	1,240,128
Pacific Marine.....								8,642	27,720	36,362
Pictou County Farmers.....							3,381	4,365	4,547	12,293
Provincial.....	1,434,350									1,434,350
Quebec.....	4,596,840	247,034	236,367	257,956	259,130	302,368	302,573	376,857	355,872	6,934,997
Reliance.....								487	11,706	12,193
Richmond and Drummond.....	307,855									307,855
Rimouski.....	1,943,429									1,943,429
Royal Canadian.....	3,538,023									3,538,023
Scottish Canadian.....								None	65,745	65,745
(c) Sovereign.....	1,055,404									1,055,404
Sovereign Fire.....	472,135									472,135
Siadacora.....	490,488									490,488
Victoria-Montreal.....	79,327									79,327
Western.....	15,837,641	409,719	488,130	846,619	519,022	869,213	710,373	916,404	737,191	21,334,312
	81,654,879	5,016,653	4,559,076	4,817,876	4,782,833	5,570,065	6,415,838	8,003,456	7,372,567	128,193,273

(a) Formerly the Lumbermen's Fire Indemnity Contract.

(b) Formerly the Agricultural Mutual.

(c) Formerly the Isolated Risk.

DEPARTMENT OF FIRE INSURANCE

TABLE II.—SUMMARY OF PREMIUMS received or Written for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1921—Continued.

British Companies	Totals from 1869 to 1913	Premiums received, 1914	Premiums received, 1915	Premiums received, 1916	Premiums received, 1917	Premiums received, 1918	Premiums received, 1919	Premiums received, 1920	Premiums written, 1921	Totals from 1869 to 1921
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
(a) Albion Fire Insurance Association.....	1,468,310									1,468,310
Alliance.....	3,802,724	213,203	215,168	246,250	308,203	357,526	354,981	428,771	371,440	6,298,266
Atlas.....	6,689,347	526,216	515,974	495,108	516,936	560,056	606,679	751,263	733,557	11,395,136
Autocor.....									21,948	
British-Crown.....					297,110	316,749	400,845	540,049	494,327	1,989,080
British General.....							None	107,560	114,081	221,641
British Oak.....									21,513	21,513
British Traders.....						90,528	154,600	270,720	232,921	767,921
Caedonian.....	6,617,105	442,976	433,157	426,418	438,103	467,411	434,474	523,646	464,464	10,247,758
Car and General.....						None	71,862	140,339	162,710	374,911
Caxton.....									15,378	15,378
Century.....					86,448	141,372	196,456	291,023	284,752	1,000,081
China Fire.....							1,723	9,936	7,986	19,645
City of London.....	1,588,254									1,588,254
Commercial Union.....	17,744,030	1,000,069	937,765	1,013,179	1,035,610	1,089,938	1,188,574	1,183,676	987,681	26,180,522
(b) Eagle Star and British Dominions.....			96,456	90,277	118,255	188,408	293,612	431,124	408,691	1,646,850
Employers' Liability.....		308,402	346,005	420,791	524,988	628,724	683,124	833,218	729,124	5,356,830
Essex of Suffolk.....	882,454							49,393	50,986	930,379
General Accident, Fire and Life.....	1,341,131	267,203	289,315	329,492	368,845	393,903	414,105	581,523	393,792	4,379,309
(c) Glasgow and London.....	1,619,733								1,619,733	
Guardian.....	13,136,894	958,195	970,601	989,086	1,171,115	1,339,808	1,433,698	1,753,854	1,585,749	23,339,000
Imperial.....	6,085,796								6,085,796	
Leedsire.....	6,210,844								6,210,844	
(d) Law Union and Rock.....	1,873,040	282,305	257,994	246,634	255,432	277,441	281,242	339,603	334,029	4,137,740
Liverpool and London and Globe.....	21,522,732	1,333,305	1,342,437	1,320,340	1,411,088	1,405,866	1,436,981	1,483,062	1,483,062	32,880,978
London Guarantee and Accident.....	1,193			54,534	231,602	290,795	363,131	859,995	690,063	2,925,518
London and Lancashire Fire.....	8,551,223	691,561	703,803	716,846	792,042	899,558	940,970	1,107,974	1,063,548	15,467,235
London Assurance.....	2,867,592	310,412	300,384	310,808	331,982	382,194	452,293	621,332	559,682	8,137,210
Manchester.....	2,500,314									2,500,314
Marine Insurance Co.....		None	None	None	None	None	None	None	None	None
Mercantile Marine.....									149,511	149,511
Molon Union.....									100,665	100,665
National.....	2,607,556								2,607,556	
(e) National of Ireland.....						382	17,995	52,323	113,316	184,016
(f) North British and Mercantile.....								17,414	66,360	83,774
(g) North Provincial Insurance.....	19,682,135	943,907	927,240	920,026	1,017,446	1,076,982	1,079,632	1,252,238	1,138,723	28,019,320
North British and Mercantile.....	10,482,405	736,007	770,010	767,895	856,224	984,108	1,079,632	1,252,238	1,138,723	28,019,320
Norwich Union.....	10,274,126	770,642	733,000	737,856	829,656	857,168	1,079,632	1,252,238	1,138,723	28,019,320
Ocean Accident and Guarantee.....							318,223	367,199	298,226	1,717,188
Pacific Insurance Co.....	261,188	239,666	247,025	276,444	297,493	340,267	381,632	487,715	400,258	2,940,578
Patrol.....									13,259	13,259
Phoenix of London.....	18,478,542	1,085,778	935,704	964,766	999,000	1,000,478	1,145,616	1,206,599	1,225,353	27,179,010
Provincial.....	4,334,694	45,591	40,473	36,953	31,083	67,763	73,969	152,311	183,829	7,731,890
Queen.....									4,354,694	
Queensland.....						57,131	196,636	280,656	275,862	810,285
Railway Passengers.....									None	None
Royal Exchange.....	945,460	422,440	370,111	442,054	517,975	614,421	686,340	804,617	636,612	5,447,039
Royal Insurance Co.....	30,249,125	1,456,549	1,429,655	1,471,655	1,618,161	1,682,583	1,764,826	2,178,352	1,895,573	43,740,509

[illegible]

- (a) Formerly the Fire Insurance Association.
 (b) Formerly the British Dominions General Insurance Company, Limited.
 (c) Not including \$124,272 reinsurance of risks of the Sovereign Insurance Company.
 (d) Formerly the Law, Union and Crown.
 (e) Formerly the Provincial Plate Glass and General Insurance Company, Limited.

DEPARTMENT OF INSURANCE

SUMMARY OF PREMIUMS RECEIVED OR WRITTEN FOR FIRE INSURANCE IN CANADA, BY ALL COMPANIES, FOR THE YEARS 1869 TO 1921.

	Totals for 1869 to 1913	Premiums received, 1914	Premiums received, 1915	Premiums received, 1916	Premiums received, 1917	Premiums received, 1918	Premiums received, 1919	Premiums received, 1920	Premiums written, 1921	Totals from 1869 to 1921
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Aetna.....	7,544,345	338,554	314,501	336,180	377,057	402,403	402,381	569,475	493,925	10,856,821
Agricultural of Watertown.....	1,309,100	.....	.....	.....	10,587	11,790	20,032	31,558	63,552	1,446,019
Alliance Insurance.....	.....	.....	.....	.....	53,212	121,257	135,457	205,386	161,588	676,900
American Alliance.....	.....	.....	.....	.....	.....	.....	.....	6,389	5,504	17,731
American Central.....	243,948	163,551	123,338	76,258	114,255	94,377	107,881	256,985	227,566	1,408,159
American Equitable.....	.....	.....	.....	.....	.....	.....	None	80,689	111,018	191,707
American Fire.....	72,325	.....	.....	.....	.....	.....	.....	.....	72,325	72,325
American Insurance Co.....	74,986	62,518	62,633	46,993	61,379	72,982	69,673	63,489	64,568	579,211
American Lloyds.....	39,134	17,010	18,299	22,540	26,939	23,630	21,502	17,534	12,934	199,522
Andes.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Automobile Insurance.....	.....	.....	.....	.....	None	None	.....	.....	.....	None
Boston.....	.....	.....	.....	.....	.....	60,586	95,810	122,265	99,378	378,039
Caledonian-American.....	.....	.....	.....	.....	.....	.....	.....	18,047	64,990	83,037
California Insurance Co.....	40,117	37,410	37,130	40,090	47,945	61,758	63,711	107,106	107,739	543,005
Citizens of Missouri.....	.....	.....	.....	.....	9,948	17,204	32,609	41,005	36,384	137,150
Columbia.....	.....	.....	.....	.....	.....	.....	.....	43,095	127,460	170,564
Commercial Union of N. Y.....	.....	.....	.....	.....	7,505	7,654	7,864	7,801	7,354	33,178
Connecticut Fire.....	1,969,421	124,133	116,960	140,594	159,833	170,310	192,192	201,204	188,809	3,263,456
Continental.....	764,999	299,678	259,816	317,380	345,105	412,917	462,310	557,939	496,665	3,916,809
Equitable Fire and Marine.....	23,065	34,106	29,863	43,490	42,949	55,503	52,568	62,636	49,387	393,567
Fidelity-Phenix.....	1,448,985	362,151	330,390	345,203	357,776	411,981	438,717	524,320	466,780	4,686,303
Fire Association of Philadelphia.....	.....	.....	.....	.....	.....	.....	.....	77,237	67,524	270,594
Fireman's Fund.....	117,102	117,918	111,074	127,870	158,153	195,116	214,458	251,654	219,512	1,512,857
Firemen's Insurance Co.....	131,622	89,562	70,360	74,766	83,992	86,855	108,809	144,731	97,131	887,828
General of Paris.....	116,233	82,382	63,258	69,575	84,399	118,701	136,652	171,370	140,727	983,297
Germania Fire.....	85,957	66,668	27,419	.....	.....	.....	.....	.....	.....	180,044
Girard.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	64,407
Glens Falls.....	729	133,962	142,722	149,497	170,038	201,747	188,929	237,816	206,542	1,431,982
Globe and Rutgers.....	.....	132,879	278,165	404,607	550,479	663,571	723,096	1,077,859	830,060	4,660,716
Great American.....	2,225,395	470,652	370,849	347,801	436,955	492,162	470,433	611,855	517,223	5,953,305
Hardware Dealers.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	43,043
Hartford Fire.....	11,356,291	1,012,780	899,129	1,012,399	1,009,343	1,131,407	1,224,204	1,391,845	1,539,646	20,577,044
Home, New Haven.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	None
Home Insurance Co., New York.....	4,095,740	817,419	929,416	898,665	1,121,291	1,207,793	1,401,820	1,831,667	1,711,735	14,019,016
Individual Underwriters.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,049,019
Insurance Co. of North America.....	4,898,944	441,420	430,767	431,406	521,955	643,429	748,787	965,885	807,139	9,880,732
Insurance Co. of the State of Pa.....	316,117	146,982	164,561	96,061	226,070	173,190	176,719	202,619	147,232	1,640,571
Lumber Insurance Co.....	844,827	100,581	6,555	.....	.....	.....	.....	.....	.....	931,963
Lumbermen's Underwriting Alliance.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	793,229
Manufacturing Lumbermen's Underwriters.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	674,110
Mechanics and Traders.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	131,951
Merchants Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	108,336
Millers National.....	.....	.....	24,927	37,663	53,033	40,642	40,560	40,032	37,567	279,429
Minnesota Implement.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	43,948
National-Ben Franklin.....	.....	155,675	84,225	86,977	81,402	99,467	151,102	173,198	137,432	989,310
National Fire.....	1,685,795	637,386	494,043	500,103	502,240	593,987	612,993	774,296	682,243	6,483,316
National Liberty.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	29,777
National Union Fire.....	415,786	214,154	209,848	206,870	232,681	181,518	101,076	290,866	293,657	2,006,386
La National.....	.....	103,479	148,557	152,093	211,099	389,161	503,467	626,080	557,793	2,721,729
Newark.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	115,568
						10,676	48,102	115,608	110,590	284,976

New Hampshire.....						44,087	68,753	90,235	71,482	274,357
New Jersey.....						35,610	35,444	84,438	41,497	219,989
New York.....						137,959	137,107	363,333	313,060	4,121
Niagara Falls.....	219,916	187,012	172,749			197,404	295,972	303,333	313,060	2,024,312
Northwestern Mutual.....	39,484	142,584	134,649			11,577	227,228	415,706	415,706	562,838
Northwestern National.....						245,794	253,519	312,466	1,727,826	1,307,652
Pacific.....									30,667	37,605
Phoenix of Brooklyn.....	3,765,091									3,765,091
Phoenix of Paris.....		24,238	66,597	97,335		140,530	153,387	204,764	176,455	7,663,296
Phoenix of Hartford.....	4,659,584	402,016	368,014	418,866		399,491	426,216	495,216	426,216	7,224,352
Providence Washington.....	278,138	100,640	197,743	179,955		221,319	233,224	267,404	267,404	2,004,801
Queen of America.....	9,878,024	607,874	604,103	614,935		683,827	708,406	806,737	782,792	15,300,391
Retail Hardware.....								1,198	42,780	363,353
Rochester German.....	365,253									365,253
St. Paul Fire and Marine.....	835,492	236,513	253,940	330,644		352,206	410,907	429,363	380,808	3,696,616
Security.....									8,616	
Springfield Fire.....	1,121,199	481,373	479,481	465,582		355,308	414,459	451,810	381,389	4,568,236
Sterling.....									Non	48,894
Suzyvesant.....									66,271	524,334
Tokio.....									111,869	95,896
Union Paris, France.....	326,858	187,704	186,233	193,428		217,366	259,546	332,613	293,477	2,230,313
United States Fire.....									173,940	133,530
Urban.....									16,945	324,424
Vulcan.....									76,083	76,083
Westchester Fire.....	192,368	152,863	136,742	181,816		215,254	272,474	285,597	114,128	300,117
									97,918	1,833,086
	61,633,801	8,771,598	8,306,397	8,671,173		11,725,900	13,237,765	17,191,830	16,413,369	156,097,919

RECAPITULATION

Canadian Companies.....	6,654,879	5,016,653	4,559,076	4,817,876	4,782,833	5,570,095	6,415,838	8,003,456	7,379,587	128,193,273
British Companies.....	225,693,037	13,710,507	13,609,360	14,294,803	16,317,311	18,955,710	20,877,873	25,362,643	23,413,894	371,408,479
Foreign Companies.....	61,633,801	8,771,598	8,306,397	8,671,173	10,146,356	11,725,600	13,237,765	17,191,850	10,413,363	156,087,919
Grand Totals.....	368,981,717	27,499,158	26,474,833	27,783,852	31,246,530	35,954,405	40,031,474	50,557,937	47,199,765	655,699,671

DEPARTMENT OF INSURANCE

TABLE III.—SUMMARY OF LOSSES PAID OR INCURRED FOR FIRE INSURANCE IN CANADA, BY ALL COMPANIES, FOR THE YEARS 1869 TO 1921, INCLUSIVE.

	Totals from 1869 to 1913	Losses Paid, 1914	Losses Paid, 1915	Losses Paid, 1916	Losses Paid, 1917	Losses Paid, 1918	Losses Paid, 1919	Losses Paid, 1920	Losses Incurred, 1921	Totals from 1869 to 1921
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.....	501,149	88,906	93,607	83,954	54,685	100,703	103,573	99,672	142,185	1,268,434
Anglo-American.....	2,092,941	122,659	117,243							2,332,543
Antigonish Farmers.....										1,830
Beaver Fire.....		446	1,548	8,651	6,134	6,246	617	1,170	43	46,038
British America.....	7,305,478	296,396	284,695	307,959	308,856	342,914	295,455	359,252	381,526	9,882,561
British Colonial.....	11,911	26,494	77,235	77,235	76,231	75,224	77,715	119,324	142,245	704,102
British Northwestern.....	24,550	38,832	32,622	25,899	25,120	54,100	41,506	52,736	76,211	371,556
Canada Accident.....				5,133	15,487	27,894	27,354	51,098	46,151	173,117
Canada Agricultural.....	290,101									290,101
Canada Fire.....	698,133									698,133
Canada National.....	76,620	79,174	86,858	118,220	60,239	90,463	65,623	61,282	94,941	733,420
Canada Security.....										88,518
Canadian Fire.....	1,493,705	121,913	112,465	98,389	102,873	135,061	114,692	117,476	148,171	2,444,745
Canadian Indemnity.....										116,883
(a) Canadian Lumbermen's Insurance Exchange.										None
Central Canada Surety.....	197,414									None
Central Canada Manufacturers.....	2,287,870									None
Citizens.....										107,414
Cumberland Farmers.....										2,287,870
Dominion Fire.....	148,255									3,512
Dominion of Canada Guarantee and Accident.....	869,225	156,371	143,303	108,593	144,222	153,982	150,114	182,439	276,601	148,255
Eastern.....	632,961		188	6,304	11,796	10,329	14,017	23,627	23,109	2,183,841
Equity Fire.....	51,873	87,921								89,370
Factories Insurance Co.....	1,437,089	149,832	133,933	76,385						632,961
Fire Ins. Co. of Canada.....										51,873
General Accident of Canada.....	332,736									1,235,726
Globe Indemnity.....										122,906
Grain Insurance.....										216,765
Guardian Insurance Co. of Canada.....										41,940
Hallax.....										240,635
Hamilton Fire.....										146,291
Hudson Bay Insurance Co.....	237,409	49,340	65,151	85,471	88,780	111,995	107,052	88,850	127,208	64,324
Imperial Guarantee and Accident.....										53,361
Imperial Underwriters.....	15,387	41,357	64,379	46,762	32,112	47,860	51,175	None	None	22,588
Kings Mutual.....										961,256
Liverpool-Manitoba.....	444,406	250,558	131,870	140,282	103,416	117,552	105,458	96,659	107,053	None
London and Lancashire Guarantee and Accident.....										1,497,254
(b) London Mutual Fire.....	5,732,080	399,399	281,380	279,365	193,848	258,605	232,344	255,096	413,580	8,045,697
Manitoba Assurance Co.....	648,754									648,754
Mercantile Fire.....	1,619,892	171,603	135,375	148,499	108,324	155,239	96,116	154,031	120,725	2,709,894
Merchants Casualty.....										None
Montreal-Canada Fire.....	1,323,209	95,710	89,385							1,508,304
Mutual Fire.....	217,729	152,047	161,653	182,855	204,022	264,101	285,389	277,189	379,139	2,160,104
North American Accident.....										22,514
	287,732									287,732
										None
										None

North Empire Fire.....	114,497	63,427	57,905	103,303	60,462	63,864	83,130	96,637	121,564	764,759
North West Fire.....	92,072	69,258	84,093	94,041	84,169	68,528	70,502	63,167	79,710	705,540
Nova Scotia Fire.....	377,777									377,777
Occidental Fire.....	239,667	82,232	68,673	54,518	81,812	100,536	102,288	92,207	149,973	971,006
Ontario Fire.....	851,105									851,105
Ottawa Assurance Co.....	866,253									866,253
Ottawa Agricultural.....	108,164									108,164
Pacific Coast Fire.....	147,887	39,837	32,478	29,815	46,582	49,730	31,957	54,276	66,018	498,580
Pacific Marine.....								1,106	30,250	31,556
Pictou County Farmers.....							1,239	2,761	387	4,387
Provincial.....	957,146									957,146
Quebec Fire.....	3,206,542	122,805	84,121	152,070	151,459	107,365	123,654	178,862	121,763	4,248,641
Reliance.....								None	1,258	1,258
Richmond and Drummond.....	256,393									256,393
Rimouski.....	1,363,199									1,363,199
Royal Canadian.....	2,988,940									2,988,940
Scottish Canadian.....								None	27,853	27,853
(c) Sovereign.....	736,216									736,216
Sovereign Fire.....	315,189									315,189
Stadacona.....	773,695									773,695
Victoria-Montreal.....	59,878									59,878
Western.....	9,148,038	265,767	285,221	339,287	363,259	352,403	383,481	380,942	448,378	11,966,776
	51,601,983	2,972,304	2,625,869	2,595,578	2,376,825	2,741,904	2,736,223	3,198,302	4,088,002	74,936,990

(a) Formerly the Lumbermen's Fire Indemnity Contract. (b) Formerly the Agricultural Mutual. (c) Formerly the Isolated Risk.

TABLE III.—SUMMARY OF LOSSES paid or incurred for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1921 inclusive—Continued.

	Totals from 1869 to 1913	Losses Paid, 1914	Losses Paid, 1915	Losses Paid, 1916	Losses Paid, 1917	Losses Paid, 1918	Losses Paid, 1919	Losses Paid, 1920	Losses incurred, 1921	Totals from 1869 to 1921
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>British Companies.</i>										
(a) Albion Fire Insurance Association.....	1,016,766									1,016,766
Alliance.....	2,815,563	144,836	90,381	114,759	128,786	208,832	118,137	190,882	195,366	4,007,542
Atlas.....	4,208,755	328,301	310,587	337,971	291,227	305,348	290,760	264,202	367,531	6,704,682
Autocar.....									1,356	1,356
British Crown.....					155,243	168,707	167,846	296,636	363,174	1,151,006
British General.....							None	29,152	48,267	77,419
British Oak.....									None	None
British Traders.....										None
Caledonian.....	4,153,441	274,450	237,083	290,004	205,501	226,913	47,685	123,954	158,146	334,595
Car and General.....						None	28,722	45,411	44,923	6,011,732
Carlton.....									30,519	119,056
Century.....					54,337	95,756	72,507	118,632	141,355	482,587
China Fire.....	977,455						None	554	3,275	3,275
City of London.....	10,882,826	470,222	471,565	639,752	487,239	654,903	401,347	582,640	617,201	977,455
Commercial Union.....										15,207,695
(b) Eagle, Star and British Dominions.....			57,898	62,429	71,789	83,716	94,830	186,801	252,877	820,340
Employers' Liability.....	445,068	153,515	189,959	189,871	215,791	336,838	267,354	401,723	369,382	2,569,501
Essex and Suffolk.....								4,377	28,484	28,861
General Accident, Fire and Life.....	712,786	111,152	126,881	154,823	199,764	232,188	154,792	273,128	261,397	2,228,911
Glasgow and London.....	1,167,345									1,167,345
Guardian.....	8,697,379	585,248	482,686	588,909	600,081	736,908	595,484	740,270	877,686	13,877,741
Imperial.....	4,492,270									4,181,342
Lancashire.....	967,010	137,003	182,822	131,146	144,385	165,423	84,691	117,766	144,714	4,492,270
(c) Law, Union and Rock.....	13,583,544	902,101	710,524	718,868	665,949	738,448	651,049	735,060	746,720	19,454,960
Liverpool and London and Globe.....			None	11,956	84,980	225,032	318,268	531,890	613,382	1,785,263
London Guarantee and Accident.....		391,200	332,860	356,933	408,719	399,313	415,356	549,922	459,239	3,178,478
London and Lancashire Fire.....	4,769,018	128,502	139,186	131,239	156,250	191,120	116,696	217,477	293,324	8,083,560
London Assurance.....	2,857,239									4,231,033
Manchester.....	1,914,238									1,914,238
Marine Insurance Co.....	None	None	None	None	None	None	None	None	None	None
Merchants Marine.....										29,069
Motor Union.....								None	16,945	16,945
National of Ireland.....	1,706,837							None		1,706,837
(e) National Provincial Insurance.....						100	9,660	18,403	56,562	114,725
North British and Mercantile.....	12,946,482	595,746	495,777	497,670	380,690	578,480	481,484	636,983	625,497	19,252
North.....	7,180,041	469,372	385,857	571,654	497,231	650,170	435,718	577,075	636,137	17,283,809
Norwich Union.....	5,914,277	470,923	391,006	431,288	478,521	466,246	406,616	485,157	543,159	11,403,255
Ocean Accident and Guarantee.....			9,383	65,087	116,695	295,985	400,595	152,655	216,616	9,587,193
Palatine Insurance Co.....	80,428	155,132	112,917	199,057	145,755	165,436	143,958	246,558	205,363	907,016
Patriotic.....										1,454,604
Phoenix of London.....	10,011,738	579,207	390,595	430,961	539,583	497,673	486,210	368,281	652,093	13,956,341
Provincial.....	27,148	38,618	19,781	18,029	73,748	34,789	28,633	54,635	90,060	384,841
Queensland.....	3,325,321									3,325,321
Railway Passengers.....										154,556
Royal Exchange.....	368,334	162,218	172,056	202,859	300,080	289,841	271,594	351,553	None	None
Royal Insurance Co.....	18,810,098	801,935	695,908	739,389	813,313	946,810	793,992	856,799	1,175,870	25,634,164

Royal Scottish.....	177,329	.....	.....	.....	.....	.....	.....	.....	58,486	.....	106,805	165,291
Scottish Commercial.....	483,408	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	177,329
Scottish Imperial.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	483,408
Scottish Metropolitan.....	3,436,826	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	74,931
Scottish Union and National.....	3,561,347	150,434	160,164	203,345	256,484	None	248,928	156,325	175,581	183,919	183,919	4,972,056
Sun Insurance Office.....	.....	268,367	267,578	305,232	315,360	374,231	341,448	308,748	364,632	431,731	431,731	6,220,926
Traders and General.....	.....	.....	.....	.....	.....	.....	.....	.....	4,656	126,735	126,735	131,391
Union Assurance Society.....	3,486,292	261,460	244,608	324,375	283,847	285,827	106,659	124,013	305,993	415,207	415,207	5,926,357
Union of Canton.....	.....	.....	.....	.....	.....	.....	.....	.....	255,081	421,179	421,179	908,932
Union Marine.....	.....	.....	.....	.....	.....	.....	.....	.....	None	None	None	None
United Fire.....	549,440	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	549,440
United British.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	None
Yangtze.....	851,309	.....	.....	.....	.....	.....	.....	.....	444	26,223	26,223	26,667
Yorkshire.....	.....	.....	.....	.....	.....	.....	.....	.....	318,642	421,533	421,533	2,988,641
	140,758,700	7,796,480	6,889,360	7,026,463	8,358,200	9,907,999	8,387,864	10,985,183	13,170,323	214,180,662		

- (a) Formerly the Fire Insurance Association.
 (b) Formerly the British Dominions General.
 (c) Formerly the Law, Union and Crown.
 (d) Formerly the National Provincial Plate Glass and General Insurance Company, Limited.

DEPARTMENT OF INSURANCE

TABLE III.—SUMMARY OF LOSSES paid or Incurred for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1921 inclusive—Continued.

	Totals from 1869 to 1913	Losses Paid, 1914	Losses Paid, 1915	Losses Paid, 1916	Losses Paid, 1917	Losses Paid, 1918	Losses Paid, 1919	Losses Paid, 1920	Losses Incurred, 1921	Totals from 1869 to 1921
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Et'na.....	4,822,052	157,403	218,329	154,964	200,303	232,672	195,477	224,576	261,584	6,467,360
Agricultural of Watertown.....	857,278				1,169	2,813	6,594	3,568	24,660	896,082
Alliance Insurance.....					34,111	54,086	42,405	106,070	113,018	349,690
American Alliance.....							1,208	932	1,110	3,270
American Central.....	67,059	116,411	53,203	51,021	34,015	51,316	47,000	83,459	127,963	631,447
American Equitable.....							None	35,510	80,609	116,119
American Fire.....	66,980									66,980
American Insurance Co.....	23,999	31,001	22,104	9,745	20,612	46,221	29,439	22,871	32,460	238,452
American Lloyd's.....	14,425	547	1,577	5,162	104,643	13,226	4,707	6,652	3,885	154,824
Andes.....	5,668				None	None	None			5,668
Automobile.....					None	None	None			None
Boston.....						32,919	32,759	68,795	62,635	197,108
Caledonian-American.....								244	16,830	17,074
California Insurance Co.....	6,761	18,454	16,940	22,724	10,724	19,651	25,645	21,359	46,707	188,865
Citizens' of Missouri.....					700	2,940	3,709	9,816	17,169	34,334
Columbia.....					None	None	None	4,104	92,646	96,750
Commercial Union of N.Y.....					972	1,729	444	1,711	2,492	7,348
Connecticut Fire.....	1,124,073	45,620	61,620	75,504	70,711	97,796	72,310	75,579	85,116	1,708,329
Continental.....	453,278	186,493	134,112	138,224	259,116	221,655	195,412	282,607	337,496	2,208,393
Equitable Fire and Marine.....	4,998	23,237	13,775	21,224	22,489	37,360	37,887	19,973	34,904	201,547
Fidelity-Phoenix.....	833,304	167,322	196,960	170,811	229,408	214,934	174,458	284,529	284,092	2,565,818
Fire Association of Phila.....						30,087	20,547	29,074	42,000	121,708
Fireman's Fund.....	33,044	70,200	53,843	50,481	77,606	145,276	94,864	232,113	142,972	900,399
Firemen's Insurance Co.....	35,042	31,934	27,968	29,729	52,215	43,694	22,030	63,712	71,777	378,101
General of Paris.....	48,179	57,609	43,508	70,785	48,616	57,806	58,490	70,446	96,669	552,108
Germania Fire.....	67,751	39,899	37,468							145,118
Grand.....							None	17,844	21,638	39,482
Glen Falls.....	None	50,315	64,409	93,811	80,528	97,434	73,943	112,750	174,640	747,530
Globe and Rutgers.....		33,280	102,908	231,851	251,550	388,051	363,042	429,860	699,160	2,499,702
Great American.....	1,116,371	282,743	214,572	218,112	245,174	390,173	240,840	369,239	346,565	3,423,789
Hardware Dealers.....								93	12,926	13,019
Hartford Fire.....	6,208,287	407,045	461,245	444,513	493,217	601,926	503,336	642,533	615,337	10,467,489
Horne, New Haven.....	60,691									60,691
Horne Insurance Co., New York.....	2,210,752	419,937	459,169	428,152	560,974	615,563	597,061	947,549	1,253,274	7,492,431
Individual Underwriters.....								463,309	479,650	500
Insurance Co. of North America.....	2,898,461	221,792	248,106	197,638	285,303	367,751	314,553	75,345	123,530	5,476,563
Insurance Co. of the State of Pa.....	145,731	104,580	73,402	61,158	138,139	143,453	84,696			950,124
Lumber Insurance Co.....	644,878	81,919	1,640							728,437
Lumbermen's Underwriting Alliance.....						19,163	38,970	187,507	186,364	432,034
Manufacturing Lumbermen's Underwriters.....						8,544	163,638	63,675	206,097	441,954
Manufacturing Woodworkers.....								46,456	114,578	161,034
Mechanics and Traders.....						15,293	19,538	3,576	29,601	58,008
Merchants Fire.....					1,517	3,447	3,196	46,416	19,598	84,174
Millers National.....			5,992	13,682	46,934	29,205	15,835	45,851	21,887	179,386
Minnesota Implement.....								93	12,926	13,019
National Ben Franklin.....		34,377	63,784	38,586	47,282	52,560	44,366	56,925	69,356	397,236
National Fire.....		334,060	462,862	251,891	292,667	295,654	213,869		658,214	3,877,407
National Liberty.....	972,533							None		17,871

National Union Fire.....	246, 531	128, 504	109, 073	130, 583	152, 877	175, 137	80, 931	115, 746	199, 996	1, 339, 378
La Nationale.....	.....	10, 092	68, 357	86, 606	117, 523	141, 247	217, 998	260, 120	340, 472	1, 242, 415
Newark.....	.....	.....	.....	.....	.....	5, 748	7, 418	38, 599	66, 174	117, 939
New Hampshire.....	.....	.....	.....	.....	.....	15, 358	19, 466	50, 764	60, 899	146, 487
New Jersey.....	.....	.....	.....	.....	.....	20, 523	1, 978	17, 262	23, 458	63, 221
New York Reciprocal Underwriters.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	None
Niagara Fire.....	70, 579	84, 046	83, 073	100, 776	74, 328	117, 369	107, 035	155, 826	187, 381	980, 413
Northwestern Mutual.....	.....	.....	.....	.....	.....	2, 251	100	15, 821	137, 172	155, 344
Northwestern National.....	21, 299	65, 300	78, 625	59, 404	98, 856	133, 692	83, 613	103, 624	99, 896	744, 309
Pacific.....	.....	.....	.....	.....	.....	.....	.....	.....	6, 644	6, 644
Phoenix of Brooklyn.....	2, 154, 363	.....	.....	.....	.....	.....	.....	.....	.....	2, 154, 363
Phoenix of Paris.....	.....	.....	4, 433	31, 061	37, 592	56, 683	69, 273	80, 391	112, 116	391, 459
Phoenix of Hartford.....	2, 721, 309	237, 983	190, 790	193, 557	186, 850	275, 584	177, 880	161, 423	243, 361	4, 388, 737
Providence Washington.....	120, 004	125, 910	130, 804	119, 694	106, 445	168, 329	114, 611	158, 263	154, 560	1, 198, 620
Queen of America.....	5, 799, 801	337, 208	321, 095	334, 706	340, 329	381, 137	327, 978	308, 698	437, 633	8, 598, 585
Retail Hardware.....	.....	.....	.....	.....	.....	.....	.....	93	12, 926	13, 019
Rochester-German.....	193, 689	.....	.....	.....	.....	.....	.....	.....	.....	193, 689
St. Paul Fire and Marine.....	451, 980	101, 116	122, 113	203, 285	239, 822	284, 084	163, 810	167, 945	147, 297	1, 881, 452
Security.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	19
Springfield Fire and Marine.....	519, 209	277, 903	287, 942	306, 783	266, 376	194, 874	190, 697	214, 029	289, 090	2, 546, 903
Sterling.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14, 129
Stuyvesant.....	.....	.....	.....	39, 388	150, 349	76, 239	39, 785	40, 762	41, 682	388, 205
Tokio.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	18, 851
L'Union of Paris, France.....	153, 734	104, 669	118, 084	121, 039	128, 666	145, 212	105, 154	161, 734	214, 986	1, 253, 278
United States Fire.....	.....	.....	.....	.....	.....	.....	None	15, 359	98, 123	113, 432
L'Urbaine.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	23, 525
Vulcan.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	132, 688
Westchester Fire.....	83, 873	89, 591	92, 835	85, 402	123, 279	15, 197	13, 522	30, 217	73, 752	1, 018, 201
.....	.....	.....	.....	.....	.....	166, 287	105, 851	102, 299	168, 784	.....
35, 257, 966	4, 578, 500	4, 646, 720	4, 592, 022	5, 643, 987	6, 709, 349	7, 751, 902	5, 555, 268	10, 205, 512	84, 941, 226	.....

RECAPITULATION

Canadian Companies.....	51, 601, 983	2, 972, 304	2, 625, 869	2, 395, 378	2, 376, 825	2, 741, 904	2, 736, 223	3, 198, 302	4, 088, 009	74, 936, 990
British Companies.....	140, 758, 700	7, 796, 480	6, 889, 360	7, 926, 463	8, 358, 290	9, 907, 999	8, 387, 864	10, 985, 183	13, 170, 323	214, 130, 662
Foreign Companies.....	35, 257, 966	4, 578, 500	4, 646, 720	4, 592, 022	5, 643, 987	6, 709, 349	5, 555, 268	7, 751, 902	10, 205, 512	84, 941, 226
227, 618, 649	15, 347, 284	14, 161, 949	15, 114, 063	16, 379, 102	19, 359, 252	27, 463, 837	16, 679, 355	21, 935, 387	374, 058, 878	.....

TABLE IV.—SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1921 inclusive.

Year	Net Cash Premiums Received	Amount of Policies taken during the year	Amount of Risks at Date of Statement	Losses paid
<i>Canadian Companies</i>	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,000	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	70,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,102	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,153	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	150,070,684	750,448
1889.....	1,173,348	122,965,987	158,883,612	678,752
1890.....	1,249,584	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,041	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,785,683	154,614,280	797,149
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,003
1896.....	1,061,855	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	154,231,897	718,891
1898.....	1,121,927	111,006,221	159,927,706	587,705
1899.....	1,183,739	130,009,195	169,792,859	637,101
1900.....	1,298,751	154,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,095	221,756,637	1,009,899
1902.....	2,055,793	215,145,999	246,042,580	865,214
1903.....	2,282,498	216,505,990	260,637,251	1,209,678
1904.....	2,681,275	239,234,027	296,888,876	2,561,475
1905.....	3,013,714	301,816,272	328,340,100	1,399,065
1906.....	3,179,319	324,168,552	354,604,064	1,602,131
1907.....	3,681,335	375,927,812	412,019,532	1,801,440
1908.....	3,819,372	423,764,660	433,913,379	2,655,226
1909.....	3,764,341	455,432,696	473,744,578	2,123,508
1910.....	4,334,612	528,093,567	502,510,417	2,544,650
1911.....	4,727,141	572,066,012	549,604,374	2,519,179
1912.....	5,063,409	653,582,426	644,099,996	2,731,761
1913.....	5,099,298	712,651,986	684,512,207	3,020,551
1914.....	5,016,653	663,539,377	700,239,242	2,972,304
1915.....	4,559,076	673,244,131	682,793,482	2,625,869
1916.....	4,817,876	742,805,919	662,129,297	2,595,578
1917.....	4,782,833	819,328,851	689,229,995	2,376,825
1918.....	5,570,095	903,126,573	757,301,291	2,741,904
1919.....	6,415,838	1,170,734,162	863,798,586	2,736,223
1920.....	8,003,456	1,500,412,316	1,101,953,061	3,193,302
†1921.....	7,372,567	1,248,520,976	1,044,696,362	4,088,002
Totals.....	128,193,273	.....	.....	74,936,990

* These returns are imperfect.

† For the year 1921 the figures show premiums written and losses incurred.

TABLE IV.—SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1921 inclusive—*Con.*

Year	Net Cash Premiums Received	Amount of Policies taken during the year	Amount of Risks at Date of Statement	Losses paid
<i>British Companies</i>	\$	\$	\$	\$
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,990,654	422,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,940,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	366,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337
1896.....	5,006,047	459,959,398	591,656,008	2,845,994
1897.....	5,165,202	470,466,620	611,840,429	3,334,667
1898.....	5,223,345	481,404,453	629,768,638	3,557,122
1899.....	5,652,228	524,980,343	654,890,000	3,867,212
1900.....	5,846,020	540,448,980	681,751,373	5,515,231
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	695,220,761	2,724,487
1903.....	7,334,432	580,718,653	727,383,239	3,803,764
1904.....	8,343,666	609,942,293	745,059,661	9,172,919
1905.....	8,582,925	649,566,539	785,219,445	3,634,706
1906.....	8,601,374	672,318,145	855,091,245	3,829,244
1907.....	9,302,906	748,836,659	937,282,806	5,073,985
1908.....	9,919,403	789,146,201	976,873,509	5,776,725
1909.....	9,720,997	832,409,237	1,059,251,521	4,849,587
1910.....	10,243,235	936,097,608	1,143,463,774	5,488,726
1911.....	11,205,694	998,101,547	1,269,648,229	6,181,888
1912.....	12,092,125	1,148,396,318	1,430,070,127	6,319,064
1913.....	13,138,597	1,318,925,094	1,595,798,865	6,939,451
1914.....	13,710,907	1,398,200,494	1,736,187,120	7,796,480
1915.....	13,609,360	1,438,037,721	1,828,316,532	6,889,360
1916.....	14,294,803	1,606,346,835	1,958,789,616	7,926,463
1917.....	16,317,311	1,914,891,756	2,157,687,223	8,358,290
1918.....	18,658,710	2,147,570,916	2,414,696,493	9,907,999
1919.....	20,377,871	2,432,641,475	2,570,277,383	8,387,864
1920.....	25,332,651	2,991,753,701	3,005,713,004	10,985,183
†1921.....	23,413,829	2,732,839,175	3,039,109,169	13,170,323
Totals.....	371,408,479			214,180,662

† For the year 1921 the figures show premiums written and losses incurred.

TABLE IV.—SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1921 inclusive—
Concluded

Year	Net Cash Premiums Received	Amount of Policies taken during the year	Amount of Risks at Date of Statement	Losses paid
<i>Foreign Companies</i>	\$	\$	\$	\$
1869.....	165,166	9,702,356	13,796,890*	172,188
1870.....	194,781	12,893,827	11,167,928	147,061
1871.....	314,452	27,367,712	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	259,049	25,243,769	25,050,427	143,583
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,880,550	99,389
1877.....	213,830	21,013,457	18,298,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	20,267,995	182,305
1880.....	241,140	25,424,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	32,454,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
1891.....	700,809	75,726,695	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902
1893.....	1,032,602	105,564,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,631
1895.....	1,041,966	100,305,776	118,491,852	784,410
1896.....	1,007,948	94,949,822	112,666,482	613,941
1897.....	971,243	85,963,431	102,449,891	648,275
1898.....	1,004,859	88,750,015	105,697,763	639,660
1899.....	1,074,525	100,767,561	112,186,809	677,725
1900.....	1,187,177	108,127,777	120,003,219	1,245,975
1901.....	1,327,491	108,486,527	122,439,754	875,865
1902.....	1,574,372	120,211,152	133,999,827	562,588
1903.....	1,767,832	136,050,121	152,433,226	857,274
1904.....	2,144,941	153,128,785	172,965,394	2,365,140
1905.....	2,689,032	188,712,561	204,586,950	966,748
1906.....	2,907,270	213,613,168	234,206,935	1,152,916
1907.....	3,130,234	239,440,520	265,198,198	1,569,607
1908.....	3,288,500	253,383,160	289,931,375	1,847,504
1909.....	3,564,126	292,133,934	330,290,388	1,673,731
1910.....	4,147,684	352,864,510	388,302,549	2,259,017
1911.....	4,642,420	417,473,032	460,615,743	2,235,881
1912.....	6,038,984	572,182,988	609,273,561	3,068,756
1913.....	7,508,052	893,623,473	871,619,317	4,043,757
1914.....	8,771,598	1,042,361,697	1,019,592,647	4,578,500
1915.....	8,306,397	1,000,271,051	1,020,519,788	4,646,720
1916.....	8,671,173	1,069,085,926	1,099,139,323	4,592,022
1917.....	10,146,386	1,314,839,392	1,139,280,296	5,643,987
1918.....	11,725,600	1,555,337,567	1,351,517,067	6,709,349
1919.....	13,237,765	1,820,194,324	1,488,948,412	5,555,268
1920.....	17,191,830	2,298,504,593	1,862,206,213	7,751,902
†1921.....	16,413,369	2,119,875,951	1,912,123,271	10,205,512
Totals.....	156,097,919	.....	.....	84,941,226

† For the year 1921 the figures show premiums written and losses incurred.

TOTALS FOR ALL YEARS FROM 1869 TO 1921 INCLUSIVE.

Canadian Companies.....	128,193,273	.....	.....	74,936,990
British Companies.....	371,408,479	.....	.....	214,180,662
Foreign Companies.....	156,097,919	.....	.....	84,941,226
Grand Totals.....	655,699,671	.....	.....	374,058,878

*These returns are imperfect.

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921.

THE ACADIA FIRE INSURANCE COMPANY

Nature of Business	Net Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
	\$	\$	\$	\$	\$	\$	
Fire—In Canada.....	229,319	35,301,314	28,247,169	142,185	11,428	None	Total business, December 31, 1921.
Fire—In other countries.....	2,897	580,860	249,203	10	None	None	
Hail—In Canada.....	28,577	.....	None	27,442	None	None	
Totals.....	260,793	.....	28,496,372	169,637	11,428	None	

BEAVER INSURANCE COMPANY

Fire—In Canada.....	35,868	9,632,113	5,536,218	9,293	1,985	None	Total business December 31, 1921
Fire—In other countries.....	471	40,700	40,700	None	None	None	
Total.....	36,339	9,672,813	5,576,918	9,293	1,985	None	

THE BRITISH AMERICA ASSURANCE COMPANY

Fire—In Canada.....	645,963	117,946,281	123,271,409	381,526	78,876	5,945	Total business, December 31, 1921.
Fire—In other countries.....	1,764,000	434,271,698	342,569,408	1,139,279	353,088	13,556	
Auto (A)—In Canada.....	89,482	.....	.....	96,420	14,551	766
Auto (A)—In other countries.....	14,773	.....	.....	27,963	6,102	None
Auto (B)—In Canada.....	108,362	.....	.....	48,434	13,105	1,410
Auto (B)—In other countries.....	13,877	.....	.....	11,551	3,541	None
Explosion—In other countries.....	1,261	.....	.....	—39	None	None
Hail—In Canada.....	77,080	.....	.....	64,483	None	None
Inland Transportation—In Canada.....	4,161	.....	.....	229	30	None
Inland Transportation—In other countries.....	1,152	.....	.....	2,059	None	None
Marine—In Canada.....	65,338	.....	.....	348,456	342,855	27,538
Marine—In other countries.....	74,306	.....	.....	43,770	82,455	249
Sprinkler Leakage—In other countries.....	171	.....	.....	195	156	None
Tornado—In other countries.....	8,987	.....	.....	100	37	None
Totals.....	2,868,913	2,164,426	894,826	49,464	

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921.—Continued.

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY

Nature of Business	Premiums Net Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
	\$	\$	\$	\$	\$	\$	
Fire-In Canada.....	177,769	30,335,789	20,557,393	76,211	12,741	None	Total business, December 31, 1921.
Fire-In other countries.....	24,938	5,314,019	3,811,436	17,366	8,767	None	
Totals.....	202,707	35,649,808	24,378,829	93,577	21,508	None	

THE CANADA ACCIDENT INSURANCE COMPANY

Fire.....	127,494	24,820,227	11,761,351	46,151	5,111	None	Total business, December 31, 1921.
Accident.....	52,691	.....	.....	33,929	11,365	None
Auto (A).....	52,103	.....	.....	37,888	8,630	None
Auto (B).....	78,686	.....	.....	27,663	9,321	None
Burglary.....	14,533	.....	.....	10,583	4,015	None
Guarantee.....	31,701	.....	.....	11,204	9,139	None
Liability.....	59,619	.....	.....	23,623	27,548	None
Plate Glass.....	32,653	.....	.....	7,603	2,033	None
Sickness.....	31,728	.....	.....	15,155	2,035	None
Totals.....	481,188	.....	.....	213,849	79,197	300

THE CANADA NATIONAL FIRE INSURANCE COMPANY

Fire-In Canada.....	219,101	28,980,702	28,205,325	94,941	15,047	1,625	Total business, December 31, 1921.
Fire-In other countries.....	11,009	.....	.....	842	None	None	
Totals.....	230,110	.....	.....	95,783	15,047	1,625	

THE CANADA SECURITY ASSURANCE COMPANY

Fire.....	98,842	17,813,049	10,455,127	58,212	13,684	None	Total business, December 31, 1921.
Auto (A).....	6,914	.....	.....	5,872	1,085	None
Auto (B).....	12,006	.....	.....	4,659	None	None
Hail.....	298,724	.....	None	322,446	None	None
Totals.....	416,486	391,189	16,664	None	

THE CANADIAN FIRE INSURANCE COMPANY

Fire—In Canada.....	376,894	52,014,027	46,953,277	148,171	26,963	None	Total business, December 31, 1921.
Fire—In other countries.....	10,680	1,533,905	916,674	3,925	None	None	
Auto (A)—In Canada.....	17,927	.....	.....	12,170	2,350	None
Auto (B)—In Canada.....	14,671	.....	.....	4,402	120	None
Totals.....	420,172	.....	.....	168,668	29,423	None

CANADIAN INDEMNITY COMPANY

Fire—In Canada.....	119,294	12,441,648	11,374,569	58,489	14,606	None	Total business, December 31, 1921.
Fire—In other countries.....	2,369	230,896	197,208	510	None	None	
Hail—In Canada.....	178,330	.....	None	160,079	None	None
Totals.....	299,993	.....	11,571,777	219,078	14,606	None

THE CANADIAN SURETY COMPANY

Auto (A)—In Canada.....	40,516	30,547	6,401	25	Total business, December 31, 1921.
Auto (B)—In Canada.....	37,087	.....	.....	19,778	4,638	600
Burglary—In Canada.....	21,280	.....	.....	20,901	661	11,355
Burglary—In other countries.....	20,587	.....	.....	6,909	962	None
Forgery—In Canada.....	100	.....	.....	359	None	None
Guarantee—In Canada.....	89,388	.....	.....	27,459	9,372	4,754
Guarantee—In other countries.....	62,579	.....	.....	11,218	6,805	None
Plate Glass—In Canada.....	15,319	.....	.....	4,203	115	None
Totals.....	286,946	.....	.....	121,374	28,954	16,764

THE DOMINION FIRE INSURANCE COMPANY

Fire.....	437,615	60,206,715	72,581,677	276,601	30,220	None	Total business, December 31, 1921.
Auto (A).....	12,938	.....	.....	9,723	1,519	None
Auto (B).....	3,955	.....	.....	4,742	441	None
Hail.....	97,330	.....	None	116,518	None	None
Marine.....	-10,232	.....	.....	92,943	60,651	None
Totals.....	542,911	500,527	92,831	None	

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921.—Continued.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT

Nature of Business	Net Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
	\$	\$	\$	\$	\$	\$	
Fire—In Canada.....	77,040	13,133,798	20,053,925	23,109	1,190	None	Total business, December 31, 1921.
Accident—In Canada.....	355,676			110,664	36,534	None	
Accident—In other countries.....	4,601			750	None	None	
Auto (A)—In Canada.....	94,347			67,508	13,278	None	
Auto (B)—In Canada.....	156,504			63,566	17,556	None	
Burglary—In Canada.....	17,177			6,416	642	None	
Guarantee—In Canada.....	52,277			13,447	8,792	None	
Guarantee—In other countries.....	112			None	None	None	
Liability—In Canada.....	9,472			1,763	395	None	
Plate Glass—In Canada.....	47,418			10,253	2,070	None	
Plate Glass—In other countries.....	2,676			800	None	None	
Robbery—In Canada.....	559			None	None	None	
Sickness—In Canada.....	222,347			106,648	23,759	None	
Sickness—In other countries.....	1,165			230	None	None	
Totals.....	1,041,371			405,154	104,216	None.	

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA

Fire—In Canada.....	48,616	10,743,172	11,812,211	21,627	2,462	None	Total business, December 31, 1921.
Accident—In Canada.....	51,930			20,248	5,553	None	
Accident—In other countries.....	375			5	None	None	
Accident and Sickness Combined—In Canada.....	94,645			39,928	4,929	None	
Auto (A)—In Canada.....	69,173			60,885	18,526	None	
Auto (A)—In other countries.....	220			None	None	None	
Auto (B)—In Canada.....	195,617			75,156	15,004	None	
Auto (B)—In other countries.....	248			None	None	None	
Burglary—In Canada.....	22,115			8,335	300	None	
Guarantee—In Canada.....	27,678			11,877	—1,187	None	
Hail—In Canada.....	19,164		None	7,426	None	None	
Liability—In Canada.....	99,708			33,256	12,237	None	
Liability—In other countries.....	—710			None	None	None	
Robbery—In Canada.....	2,971			None	None	None	
Sickness—In Canada.....	40,014			20,153	5,242	None	
Sickness—In other countries.....	106			None	None	None	
Steam Boiler—In Canada.....	42,886			8,686	5,142	None	
Steam Boiler—In other countries.....	—67			None	None	None	
Totals.....	714,689			307,582	68,208	None	

THE GLOBE INDEMNITY COMPANY OF CANADA

Fire.....	164,128	37,987,137	27,318,393	59,242	14,954	None
Accident.....	172,593	.....	.....	72,338	14,218	None
Auto (A).....	47,727	.....	.....	31,283	4,261	None
Auto (B).....	208,871	.....	.....	136,159	38,197	None
Burglary.....	10,338	.....	.....	7,432	3,677	None
Forgery.....	119	.....	.....	None	None	None
Guarantee.....	20,099	.....	.....	35,141	11,689	None
Liability.....	214,327	.....	.....	166,168	89,318	None
Sickness.....	126,421	.....	.....	67,094	11,729	None
Totals.....	964,623	.....	.....	574,857	188,043	.....

Total business,
December 31, 1921.

GRAIN INSURANCE AND GUARANTEE COMPANY

Fire.....	232,151	23,819,123	16,510,913	117,291	52,950	None.
Guarantee.....	66,290	.....	.....	25,143	2,080	None
Totals.....	298,441	.....	.....	142,434	55,030	None

Total business,
December 31, 1921.

THE GUARDIAN INSURANCE COMPANY OF CANADA

Fire—In Canada.....	60,336	19,989,106	5,288,534	35,617	11,465	None
Fire—In other countries.....	266,981	.....	.....	179,994	114,247	None
Accident—In Canada.....	18,455	.....	.....	3,179	500	None
Accident—In other countries.....	40,369	.....	.....	9,533	9,233	None
Auto (A)—In Canada.....	40,619	.....	.....	25,542	16,220	None
Auto (B)—In Canada.....	107,814	.....	.....	35,432	1,257	None
Burglary—In Canada.....	17,085	.....	.....	6,359	1,709	None
Burglary—In other countries.....	14,545	.....	.....	1,075	240	None
Guarantee—In Canada.....	6,654	.....	.....	4,290	None	None
Guarantee—In other countries.....	43,047	.....	.....	4,580	3,355	None
Liability—In Canada.....	18,453	.....	.....	3,355	979	None
Liability—In other countries.....	18,163	.....	.....	18,358	4,726	None
Plate Glass—In Canada.....	.....	.....	.....	.....	.....	.....
Sickness—In Canada.....	.....	.....	.....	.....	.....	.....
Totals.....	613,121	.....	.....	324,054	166,336	None

Total business,
December 31, 1921.

THE HALIFAX FIRE INSURANCE COMPANY

Fire.....	30,323	2,906,522	3,365,198	13,334	200	None
Plate Glass.....	175	.....	None	18	None	None
Totals.....	30,498	.....	3,365,198	13,352	200	None

Total business,
December 31, 1921.

* This company transacted a small amount of Plate Glass insurance during the year without a license but reinsured it all before the end of the year.

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—*Continued.*

THE IMPERIAL GUARANTEE AND ACCIDENT COMPANY OF CANADA

Nature of Business	Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
	\$	\$	\$	\$	\$	\$	
Accident.....	159,578	68,496	16,883	None	Total business, December 31, 1921.
Auto (A).....	63,258	.....	.....	56,406	26,205	None
Auto (B).....	68,078	.....	.....	26,458	11,510	None
Guarantee.....	43,030	.....	.....	32,923	5,500	10,500
Liability.....	8,944	.....	.....	3,576	60	None
Plate Glass.....	8,062	.....	.....	3,580	740	None
Sickness.....	118,137	.....	.....	57,908	8,419	None
Totals.....	464,987	244,347	69,317	10,500	

IMPERIAL UNDERWRITERS CORPORATION OF CANADA

Fire.....	153,739	38,930,568	22,525,944	62,281	5,916	None	Total business, December 31, 1921.
Accident.....	296	.....	.....	30	30	None
Auto (A).....	289	.....	.....	None	None	None
Auto (B).....	70	.....	.....	None	None	None
Guarantee.....	400	.....	.....	None	None	None
Liability.....	242	.....	.....	None	None	None
Sickness.....	251	.....	.....	None	None	None
Totals.....	155,287	62,311	5,946	None	

THE LIVERPOOL—MANITOBA ASSURANCE COMPANY

Fire.....	270,240	44,226,593	38,569,232	107,053	20,616	None	Total business, December 31, 1921.
Auto (A).....	11,978	.....	.....	20,889	3,500	None	
Explosion.....	516	.....	.....	None	None	None	
Totals.....	282,734	.....	.....	127,442	24,116	None	

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA

Accident—In Canada.....	108,086	.....	.....	55,807	14,161	None
Accident—In other countries.....	None	.....	.....	None	350	1,500
Auto (A)—In Canada.....	48,938	.....	.....	31,022	3,092	None
Auto (B)—In Canada.....	125,554	.....	.....	59,344	21,721	None
Auto (B)—In other countries.....	None	.....	.....	None	None	500
Burglary—In Canada.....	2,991	.....	.....	492	326	None
Guarantee—In Canada.....	45,236	.....	.....	11,072	5,803	None
Liability—In Canada.....	24,696	.....	.....	9,231	7,209	None
Liability—In other countries.....	None	.....	.....	None	19,500	750
Plate Glass—In Canada.....	36,211	.....	.....	11,282	1,863	None
Sickness—In Canada.....	89,302	.....	.....	67,785	16,089	None
Totals.....	481,014	.....	.....	246,035	90,114	2,750

Total business, December 31, 1921.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA

Fire.....	352,337	109,823,224	55,763,474	413,580	10,658	1,961
Auto (A).....	38,453	.....	.....	32,933	3,658	2,075
Auto (B).....	55,604	.....	.....	30,645	6,749	4,250
Totals.....	446,394	.....	.....	477,153	27,065	8,886

Total business, December 31, 1921.

MERCHANTS CASUALTY COMPANY

Combined Accident and Sickness—In Canada.....	472,919	.....	.....	215,555	37,792	None
Combined Accident and Sickness—In other countries.....	7,143	.....	.....	5,033	2,208	None
Auto (A)—In Canada.....	91,469	.....	.....	26,822	5,000	None
Auto (B)—In Canada.....	.....	.....	.....	.....	.....	.....
Totals.....	571,531	.....	.....	247,410	45,000	None

Total business, December 31, 1921.

THE MOUNT ROYAL ASSURANCE COMPANY

Fire—In Canada.....	655,066	98,631,772	88,154,794	379,139	25,885	None
Fire—In other countries.....	11,211	214,750	256,776	8,282	972	None
Auto (A)—In Canada.....	5,199	.....	.....	2,491	1,050	None
Auto (B)—In Canada.....	13,134	.....	.....	1,525	65	None
Plate Glass—In Canada.....	21,963	.....	.....	10,578	335	None
Totals.....	706,573	.....	.....	402,015	28,307	None

Total business, December 31, 1921.

*This Company has not separated its Automobile figures into Automobile (A) and Automobile (B).

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921.—Continued.

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY

Nature of Business	Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
Accident—In Canada.....	\$ 31,444	\$	\$	\$ 15,934	\$ 6,045	\$	Total business, December 31, 1921.
Accident—In other countries.....	539	.....	.....	65	None	None
Auto (A)—In Canada.....	18,079	.....	.....	24,756	2,817	None
Auto (A)—In other countries.....	51	.....	.....	None	None	None
Auto (B)—In Canada.....	50,295	.....	.....	21,273	4,780	None
Auto (B)—In other countries.....	81	.....	.....	None	None	None
Burglary—In Canada.....	4,046	.....	.....	3,761	2,651	None
Burglary—In other countries.....	244,162	.....	.....	161,573	128,883	None
Liability—In Canada.....	—6	.....	.....	None	None	None
Liability—In other countries.....	37,902	.....	.....	8,994	380	None
Plate Glass—In Canada.....	74	.....	.....	None	None	None
Plate Glass—In other countries.....	26,516	.....	.....	18,207	4,820	None
Sickness—In Canada.....	615	.....	.....	801	None	None
Sickness—In other countries.....	.....	.....	.....	.....	.....	.....
Totals.....	413,798	.....	.....	255,364	150,376	None

THE NORTH EMPIRE FIRE INSURANCE COMPANY

Fire—In Canada.....	175,737	31,058,607	15,751,394	121,564	10,474	544	Total business, December 31, 1921.
Fire—In other countries.....	—23	5,000	1,000	None	None	None	
Totals.....	175,714	31,063,607	15,752,394	121,564	10,474	544	

THE NORTHWEST FIRE INSURANCE COMPANY

Fire—In Canada.....	159,592	23,656,087	20,757,205	79,710	7,154	None	Total business, December 31, 1921.
Fire—In other countries.....	4,076	567,791	419,613	769	None	None	
Totals.....	163,668	24,223,878	21,176,818	80,479	7,154	None	

THE OCCIDENTAL FIRE INSURANCE COMPANY

Fire.....	238,093	34,767,254	26,130,090	149,973	26,280	96	Total business, December 31, 1921.
Auto (A).....	15,831	.....	.....	6,421	507	None
Auto (B).....	25,278	.....	.....	11,572	2,540	None
Hail.....	26,019	.....	None	24,635	None	None
Totals.....	305,221	192,601	29,327	96	

THE PACIFIC COAST FIRE INSURANCE COMPANY

Fire—In Canada.....	169,008	18,837,701	12,369,955	66,018	16,171	None
Fire—In other countries.....	61,705	18,739,304	None	59,633	None	None
Totals.....	230,713	37,577,005	12,369,955	125,651	16,171	None

Total business, December 31, 1921.

THE PACIFIC MARINE INSURANCE COMPANY

Fire.....	27,720	2,563,418	1,858,391	30,250	8,958	4,100
Auto (A).....	2,399	.....	.....	550	25	None
Auto (B).....	2,559	.....	.....	346	None	None
Totals.....	32,678	.....	.....	30,946	8,983	4,100

Total business, December 31, 1921.

SCOTTISH CANADIAN ASSURANCE CORPORATION

Fire.....	65,745	10,217,170	4,866,194	27,853	9,926	None
Hail.....	16,782	.....	None	10,906	None	None
Totals.....	82,527	.....	4,866,194	38,759	9,926	None

Total business, December 31, 1921.

THE WESTERN ASSURANCE COMPANY

Fire—In Canada.....	737,191	154,705,937	138,765,098	448,378	76,625	4,629
Fire—In other countries.....	2,082,462	673,866,913	431,263,236	1,327,200	403,668	7,148
Auto (A)—In Canada.....	70,738	.....	.....	82,112	12,563	3,508
Auto (A)—In other countries.....	12,356	.....	.....	None	None	None
Auto (B)—In Canada.....	78,482	.....	.....	10,232	None	100
Auto (B)—In other countries.....	12,373	.....	.....	24,873	2,810	None
Explosion—In Canada.....	1,653	.....	.....	7,784	None	None
Explosion—In other countries.....	2,765	.....	.....	None	None	None
Hail—In Canada.....	13,352	.....	None	1,304	4	None
Inland Transportation—In Canada.....	33,183	.....	.....	28,411	None	None
Marine—In Canada.....	5,861	.....	.....	10,562	1,476	None
Marine—In other countries.....	134,928	.....	.....	6,356	None	None
Sprinkler Leakage—In other countries.....	571,988	.....	.....	233,089	50,695	None
Tornado—In other countries.....	221	.....	.....	652,934	1,212,667	38,445
Totals.....	28,337	.....	.....	289	228	None
				3,852	259	None
Totals.....	3,785,890	.....	.....	2,837,376	1,761,489	53,830

Total business, December 31, 1921.

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—Continued.

ETNA INSURANCE COMPANY

Nature of Business	Net Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
Fire.....	\$ 493,925	\$ 66,301,227	\$ 69,051,090	\$ 261,584	\$ 48,417	\$ None	In Canada, December 31, 1921.
Auto (A).....	31,936	.....	.....	24,204	4,912	None
Auto (B).....	7,988	.....	.....	2,510	None	None
Hail.....	20,178	.....	None	21,904	None	None
Inland Transportation.....	431	.....	None	19	11	None
Tornado.....	—218	.....	.....	2,224	None	None
Totals.....	554,240	312,445	53,340	None	

ALLIANCE ASSURANCE COMPANY

Fire.....	371,440	39,109,827	55,065,060	195,366	25,368	6,100	In Canada, December 31, 1921.
Accident.....	32,935	.....	.....	12,946	5,216	None
Auto (A).....	9,414	.....	.....	30,920	None	None
Auto (B).....	37,780	.....	.....	16,775	4,389	None
Burglary.....	22,727	.....	.....	10,150	1,025	None
Guarantee.....	16,477	.....	.....	1,290	None	None
Hail.....	129,626	.....	None	156,049	3,729	None
Liability.....	39,878	.....	.....	3,733	318	None
Plate Glass.....	9,280	.....	.....	3,039	3,798	None
Sickness.....	34,554	.....	.....	46,177	.....	.....
Totals.....	714,111	476,445	49,948	6,100	

THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA

Fire.....	161,588	31,342,965	22,448,143	113,018	7,204	None	In Canada, December 31, 1921.
Auto (A).....	345	.....	.....	381	125	None
Auto (B).....	—2,782	.....	.....	3,165	286	None
Inland Transportation.....	522	.....	.....	101	None	None
Totals.....	159,673	116,665	7,615	None	

AMERICAN ALLIANCE INSURANCE COMPANY

Fire.....	5,604	1,702,747	415,685	1,110	1,473	In Canada, December 31, 1921.
Auto (A).....	67	.....	.....	32	33
Auto (B).....	55	.....	.....	62	None
Totals.....	5,626	.....	.....	1,204	1,506

AMERICAN CENTRAL INSURANCE COMPANY

Fire.....	227,566	37,339,519	27,347,403	127,963	22,504	In Canada, December 31, 1921.
Auto (A).....	4,470	.....	.....	2,573	None
Auto (B).....	2,704	.....	.....	566	318
Tornado.....	1,449	.....	.....	159	None
Totals.....	236,279	131,263	22,822	None

AMERICAN LLOYDS, UNDERWRITERS AT

Fire.....	12,934	4,200,138	3,641,053	3,385	120	In Canada, December 31, 1921.
Sprinkler Leakage.....	2,974	.....	.....	429	None
Totals.....	15,908	.....	.....	4,314	120
					None	

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED

Fire.....	494,327	58,783,701	55,720,960	363,174	45,417	In Canada, December 31, 1921.
Auto (A).....	76,386	.....	.....	58,725	13,717
Auto (B).....	40,088	.....	.....	28,517	None
Hail.....	195,903	.....	None	167,808	None
Totals.....	805,904	618,224	59,134	2,000

BRITISH TRADERS INSURANCE COMPANY, LIMITED

Fire.....	252,073	25,809,997	25,235,287	158,146	23,143	In Canada, December 31, 1921.
Auto (A).....	68,852	.....	.....	45,212	8,202
Auto (B).....	38,500	.....	.....	21,751	8,675
Hail.....	103,959	.....	None	133,272	None
Totals.....	463,384	358,381	40,020	2,410

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—Continued.

CAR AND GENERAL INSURANCE CORPORATION, LIMITED

Nature of Business	Premiums Net Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Registered	Registered	
	\$	\$	\$	\$	\$	\$	
Fire.....	162,710	54,502,563	10,097,145	44,923	2,823	None	In Canada, December 31, 1921.
Accident.....	7,140	.....	.....	994	10	None
Auto (A).....	30,109	.....	.....	19,954	— 332	None
Auto (B).....	23,370	.....	.....	8,739	1,443	None
Hail.....	172,372	.....	None	134,730	None	None
Liability.....	2,401	.....	.....	1,059	250	None
Sickness.....	3,562	.....	.....	3,262	143	None
Totals.....	401,664	213,661	4,337	None	

COLUMBIA INSURANCE COMPANY

Fire.....	127,469	18,461,130	11,578,579	92,646	7,251	None	In Canada, December 31, 1921.
Auto (A).....	66,504	.....	.....	21,661	2,477	None
Auto (B).....	10,589	.....	.....	— 150	957	None
Inland Transportation.....	10,264	.....	.....	5,041	100	None
Totals.....	214,826	.....	.....	119,198	10,725	None

CONNECTICUT FIRE INSURANCE COMPANY

Fire.....	188,809	26,569,801	23,161,771	85,116	6,986	500	In Canada, December 31, 1921.
Hail.....	159,560	.....	None	169,793	94	None	
Totals.....	348,369	.....	23,161,771	254,909	7,080	500	

THE CONTINENTAL INSURANCE COMPANY

Fire.....	496,665	69,317,638	63,191,518	337,496	35,184	1,100	In Canada, December 31, 1921.
Auto (A).....	16,542	.....	.....	16,204	3,000	None
Auto (B).....	4,361	.....	.....	3,925	215	None
Explosion.....	6,884	.....	.....	None	None	None
Hail.....	145,982	.....	None	142,839	None	None
Tornado.....	1,658	.....	.....	1,608	988	None
Totals.....	672,092	.....	.....	502,072	39,387	1,100

THE EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY

Fire.....	408,691	64,045,950	50,428,197	252,877	31,249	2,000
Auto (A).....	26,561	.....	.....	6,787	5,000	None
Auto (B).....	100,993	.....	None	70,298	None	None
Hail.....	.....	.....	.....	.....	.....	.....
Totals.....	536,245	.....	.....	329,962	36,249	2,000

In Canada, December 31, 1921.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED

Fire.....	729,124	89,036,613	98,653,625	369,382	48,486	1,620
Accident.....	166,105	.....	.....	67,111	30,000	None
Auto (A).....	91,940	.....	.....	83,972	17,148	1,250
Auto (B).....	275,353	.....	.....	88,269	35,000	None
Burglary.....	42,337	.....	.....	1,948	None	None
Explosion.....	3,346	.....	.....	892	None	None
Guarantee.....	107,789	.....	.....	69,706	79,017	1,000
Hail.....	96,037	.....	None	113,533	None	None
Liability.....	647,192	.....	.....	279,594	199,000	1,000
Robbery.....	9,395	.....	.....	None	None	None
Sickness.....	110,979	.....	.....	78,919	21,000	None
Steam Boiler.....	3,693	.....	.....	None	None	None
Totals.....	2,283,290	.....	.....	1,153,326	429,851	4,870

In Canada, December 31, 1921.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY

Fire.....	49,387	23,381,864	6,178,979	34,904	2,864	1,040
Auto (A).....	124	.....	.....	None	None	None
Explosion.....	595	.....	.....	None	None	None
Totals.....	50,106	.....	.....	34,904	2,864	1,040

In Canada, December 31, 1921.

FIDELITY-PHENIX FIRE INSURANCE COMPANY

Fire.....	466,780	61,363,817	53,237,038	284,092	47,757	2,500
Auto (A).....	9,139	.....	.....	9,723	814	None
Auto (B).....	4,029	.....	.....	2,333	70	None
Explosion.....	9,337	.....	.....	None	None	None
Hail.....	80,368	.....	None	87,397	None	None
Tornado.....	1,762	.....	.....	1,767	125	None
Totals.....	571,415	.....	.....	385,312	48,766	2,500

In Canada, December 31, 1921.

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—Continued.

FIREMAN'S FUND INSURANCE COMPANY

Nature of Business	Net Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount of Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Registered	Registered	
Fire.....	\$	\$	\$	\$	\$	\$	
Auto (A).....	219,512	25,958,046	30,233,277	142,972	18,837	None	In Canada, December 31, 1921.
Auto (B).....	17,109	.....	.....	5,606	815	None	
Inland Transportation.....	8,037	.....	.....	39,942	45,705	None	
Totals.....	244,658	.....	.....	188,520	65,357	None	

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

Fire.....	393,792	47,437,712	56,237,863	261,397	45,121	3,465	In Canada, December 31, 1921.
Auto (A).....	2,522	.....	.....	3,001	None	None	
Hail.....	162,311	.....	None	133,564	None	None	
Totals.....	558,625	.....	.....	397,962	45,121	3,465	

THE GIRARD FIRE AND MARINE INSURANCE COMPANY

Fire.....	22,071	3,453,566	3,430,813	21,638	2,532	650	In Canada, December 31, 1921.
Tornado.....	29	.....	.....	None	None	None
Totals.....	22,042	.....	.....	21,638	2,532	650

GLENS FALLS INSURANCE COMPANY

Fire.....	206,542	30,586,233	24,592,595	174,640	57,562	None	In Canada, December 31, 1921.
Auto (A).....	29,149	.....	.....	8,753	1,960	None
Auto (B).....	5,751	.....	.....	6,552	1,055	None
Explosion.....	5,230	.....	.....	289	None	None
Hail.....	159,560	.....	None	169,699	94	None
Inland Transportation.....	388	.....	.....	1,225	None	None
Sprinkler Leakage.....	247	.....	.....	None	None	None
Tornado.....	989	3,709	410	None	
Totals.....	408,356	364,867	61,081	2,500	

THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY

Fire.....	830,060	119,800,534	699,160	149,977	14,512
Auto (A).....	39,877	.....	38,360	11,877	None
Auto (B).....	29,245	.....	16,162	1,562	None
Explosion.....	33,918	.....	2,250	None	None
Inland Transportation.....	1,447	.....	483	87	None
Totals.....	934,547	.....	756,915	163,503	14,512

In Canada, December 31, 1921.

GREAT AMERICAN INSURANCE COMPANY

Fire.....	517,223	80,339,344	346,565	93,020	None
Auto (A).....	28,614	.....	30,078	6,823	None
Auto (B).....	23,411	.....	12,544	2,306	None
Explosion.....	237	.....	5	None	None
Hail.....	53,952	None	30,426	25	None
Inland Transportation.....	35	.....	None	None	None
Sprinkler Leakage.....	470	.....	17	None	None
Tornado.....	1,415	.....	951	15	None
Totals.....	625,357	.....	420,586	102,139	None

In Canada, December 31, 1921.

HARTFORD FIRE INSURANCE COMPANY

Fire.....	1,539,646	211,939,594	615,387	143,894	None
Auto (A).....	80,158	.....	25,984	2,858	None
Auto (B).....	2,190	.....	None	None	None
Explosion.....	466,349	None	549,250	554	None
Hail.....	44,051	.....	20,385	642	None
Inland Transportation.....	18,682	None	5,363	None	None
Rain.....	28,802	.....	2,079	None	None
Sprinkler Leakage.....	26,234	.....	4,783	1,206	None
Tornado.....	.....	.....	.....	.....	.....
Totals.....	2,206,112	.....	1,223,231	149,154	None

In Canada, December 31, 1921.

HOME INSURANCE COMPANY

Fire.....	1,711,785	175,760,150	1,253,274	319,084	None
Auto (A).....	148,986	.....	120,122	38,166	None
Auto (B).....	26,440	.....	32,214	4,902	None
Crop.....	12,268	.....	40,091	1,674	None
Explosion.....	5,260	.....	None	None	None
Hail.....	429,965	.....	698,703	742	None
Inland Transportation.....	2,036	None	1,326	None	None
Rain.....	15,596	.....	8,805	None	None
Sprinkler Leakage.....	41,356	.....	24,860	11,065	None
Tornado.....	.....	.....	.....	.....	.....
Totals.....	2,393,692	.....	2,179,395	375,633	None

In Canada, December 31, 1921.

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—Continued.

INSURANCE COMPANY OF NORTH AMERICA

Nature of Business	Net Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
Fire.....	\$	\$	\$	\$	\$	\$	
Auto (A).....	807,139	135,151,876	114,742,737	479,650	56,781	None	In Canada, December 31, 1921.
Auto (B).....	86,384	.....	.....	62,079	6,790	None
Explosion.....	26,561	.....	.....	28,061	1,306	None
Hail.....	11,182	.....	.....	None	None	None
Inland Transportation.....	25,220	.....	None	24,043	None	None
Sprinkler Leakage.....	26,647	.....	.....	4,274	None	None
.....	1,209	.....	.....	None	None	None
Totals.....	984,342	.....	.....	598,107	64,877	None

THE INSURANCE COMPANY OF THE STATE OF PA.

Fire.....	147,252	20,468,089	18,674,348	123,530	35,345	None	In Canada, December 31, 1921.
Tornado.....	871	.....	.....	12	None	None	
Totals.....	148,123	.....	.....	123,542	35,345	None	

THE LAW, UNION AND ROCK INSURANCE COMPANY, LIMITED

Fire.....	324,029	38,114,061	43,590,845	144,714	16,742	2,000	In Canada, December 31, 1921.
Accident.....	12,409	.....	.....	7,476	1,722	None
Auto (A).....	11,824	.....	.....	21,112	4,916	1,800
Auto (B).....	26,428	.....	.....	1,904	2,102	650
Burglary.....	12,217	.....	.....	12,119	1,437	800
Liability.....	34,275	.....	.....	66,572	23,043	4,950
Plate Glass.....	13,958	.....	.....	4,860	671	None
Sickness.....	8,558	.....	.....	8,950	1,242	75
Totals.....	443,698	267,707	51,965	10,275	

THE LONDON AND LANCASHIRE INSURANCE COMPANY, LIMITED

Fire.....	1,063,548	127,906,094	150,510,598	459,239	38,530	37,022	In Canada, December 31, 1921.
Auto (A).....	27,194	.....	.....	24,209	4,632	700	
Auto (B).....	18,703	.....	.....	-4,245	270	None	
Totals.....	1,109,445	.....	.....	479,203	43,432	37,722	

THE LONDON ASSURANCE

Fire.....	559,682	60,240,674	77,245,229	293,324	75,248	None	In Canada, December 31, 1921.
Inland Transportation.....	25,022	.....	.....	500	500	None
Auto (A).....	9,933	.....	.....	2,537	525	None
Auto (B).....	7,252	.....	.....	3,100	605	None
Totals.....	601,889	299,461	76,878	None	

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED

Fire.....	620,063	71,224,219	69,350,725	613,332	85,515	10,000	In Canada, December 31, 1921.
Accident.....	114,426	.....	.....	69,707	12,667	None
Combined Accident and Sickness.....	22,139	.....	.....	10,086	1,710	None
Auto (A).....	53,926	.....	.....	49,280	13,360	None
Auto (B).....	129,091	.....	.....	67,008	22,730	None
Guarantee.....	121,030	.....	.....	92,844	34,910	25,000
Hail.....	138,452	.....	None	149,013	None	None
Liability.....	159,451	.....	.....	-44,244	48,264	None
Sickness.....	47,216	.....	.....	17,572	10,906	None
Totals.....	1,405,794	.....	.....	1,024,598	230,062	35,000

THE MARINE INSURANCE COMPANY, LIMITED

Auto (A).....	39,345	26,206	2,848	None	In Canada, December 31, 1921.
Auto (B).....	7,566	.....	.....	2,468	286	None
Inland Transportation.....	32,664	.....	.....	4,762	None	None
Totals.....	79,575	.....	.....	33,436	3,134	None

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK

Fire.....	102,087	11,691,587	10,222,556	29,598	1,383	None	In Canada, December 31, 1921.
Hail.....	142,771	.....	None	172,117	None	None
.....	244,858	.....	10,222,556	201,715	1,383	None
Totals.....	.....	.....	.....	.....	.....	.....

THE MOTOR UNION INSURANCE COMPANY, LIMITED

Fire.....	100,665	13,091,232	9,447,684	16,945	400	None	In Canada, December 31, 1921.
Auto (A).....	29,712	.....	.....	9,713	4,235	None
Auto (B).....	70,697	.....	.....	48,906	5,109	None
Liability.....	735	.....	.....	None	None	None
Totals.....	201,809	75,564	9,744	None	

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—*Continued.*

THE NATIONAL BENEFIT ASSURANCE COMPANY

Nature of Business	Premiums Net Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
Fire.....	\$ 113,316	\$ 12,651,100	\$ 9,891,180	\$ 86,562	\$ 15,641	\$ 4,741	In Canada, December 31, 1921.
Accident.....	28,048	.....	.....	10,968	978	None
Auto (A).....	9,175	.....	.....	7,830	406	2,599
Auto (B).....	11,330	.....	.....	4,416	None	None
Hail.....	47,766	.....	None	47,303	None	None
Sickness.....	41,712	.....	.....	20,612	3,315	None
Totals.....	251,347	177,691	21,315	7,340	

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY

Fire.....	157,432	15,747,331	22,815,581	69,356	11,597	None	In Canada, December 31, 1921.
Auto (B).....	None	.....	.....	197	None	None	
Totals.....	157,432	.....	.....	69,553	11,597	None	

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD

Fire.....	682,243	69,225,739	73,709,087	658,214	55,285	None	In Canada, December 31, 1921.
Auto (A).....	1,009	.....	.....	5,026	544	None
Auto (B).....	1,827	.....	.....	632	183	None
Tornado.....	1,494	.....	.....	None	None	None
Totals.....	686,573	663,872	56,012	None	

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG, PA.

Fire.....	263,657	28,516,239	26,544,432	199,906	46,509	None	In Canada, December 31, 1921.
Auto (A).....	2,043	.....	.....	1,240	1,125	None
Auto (B).....	.....	.....	.....	None	None	None
Hail.....	50,019	.....	None	38,619	None	None
Tornado.....	2,984	.....	.....	1,185	135	None
Totals.....	319,693	241,040	47,769	None	

THE NATIONAL PROVINCIAL INSURANCE COMPANY

Fire.....	66,360	12,779,232	5,907,365	19,190	2	In Canada, December 31, 1921.
Plate Glass.....	24,007	.....	.....	8,169	703
Totals.....	90,367	.....	.....	27,359	705

THE NEWARK FIRE INSURANCE COMPANY

Fire.....	110,500	16,751,519	11,895,296	66,174	9,583	In Canada, December 31, 1921
Auto (A).....	4,235	.....	.....	2,590	2,000	
Auto (B).....	811	.....	.....	None	None	
Totals.....	115,636	.....	.....	68,764	11,583	None

NEW JERSEY INSURANCE COMPANY

Fire.....	64,497	7,900,731	7,210,494	23,458	844	In Canada, December 31, 1921
Auto (A).....	11,387	.....	.....	3,006	644	
Auto (B).....	7,091	.....	.....	6,664	1,257	
Totals.....	82,975	.....	.....	33,128	2,745	None

NIAGARA FIRE INSURANCE COMPANY

Fire.....	313,060	54,096,830	34,828,211	187,331	28,715	In Canada, December 31, 1921
Auto (A).....	6,593	.....	.....	5,511	80
Auto (B).....	1,172	.....	.....	360	None
Explosion.....	-70	.....	.....	None	None
Hail.....	11,473	.....	None	9,912	245
Tornado.....	205	-4	None	None
Totals.....	332,433	203,160	29,040	11,562

THE NORTHERN ASSURANCE COMPANY, LIMITED

Fire.....	1,066,707	108,322,596	131,104,150	636,137	60,579	In Canada, December 31, 1921.
Accident.....	25,516	.....	.....	13,587	595
Auto (A).....	38,115	.....	.....	30,944	13,965
Auto (B).....	67,287	.....	.....	22,146	2,220
Burglary.....	5,621	.....	.....	1,580	20
Guarantee.....	3,735	.....	.....	500	500
Liability.....	15,908	.....	.....	3,476	2,980
Plate Glass.....	30,521	.....	.....	5,975	195
Sickness.....	24,814	.....	.....	17,670	1,935
Totals.....	1,278,224	741,015	82,969	10,500

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—*Continued.*

NORTHWESTERN MUTUAL FIRE ASSOCIATION

Nature of Business	Net Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
Fire.....	\$ 415,706	\$ 20,826,610	\$ 22,406,587	\$ 137,172	\$ 6,202	\$	{In Canada, December 31, 1921.
Auto (A).....	3,892	.....	.....	2,140	None	None	
Auto (B).....	4,560	.....	.....	85	190	None	
Totals.....	424,158	.....	.....	139,397	6,392	None	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

Fire.....	281,326	25,722,395	37,495,575	99,896	21,076	None	{In Canada, December 31, 1921.
Auto (A).....	9,122	.....	.....	7,027	680	None
Auto (B).....	3,477	.....	.....	3,363	495	None
Tornado.....	268	.....	.....	4,140	4,125	None
Totals.....	294,193	114,426	26,376	None	

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED

Fire.....	1,097,237	106,143,811	137,171,404	543,159	71,630	15,917	{In Canada, December 31, 1921.
Accident.....	63,122	.....	.....	24,580	3,717	None
Auto (A).....	96,473	.....	.....	79,129	12,064	None
Auto (B).....	120,815	.....	.....	72,893	32,003	None
Liability.....	34,043	.....	.....	8,248	4,377	None
Plate Glass.....	36,003	.....	.....	8,898	1,176	None
Sickness.....	68,065	.....	.....	40,675	8,192	500
Totals.....	1,516,463	777,582	133,159	16,417	

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED

Fire.....	288,226	33,477,055	36,119,523	216,616	41,850	None	In Canada, December 31, 1921.
Accident.....	180,405			62,708	20,380	300	
Auto (A).....	97,535			85,027	17,350	None	
Auto (B).....	171,661			65,887	27,450	None	
Burglary.....	12,987			7,242	100	3,000	
Guarantee.....	25,731			18,916	2,975	None	
Liability.....	176,142			63,723	67,139	None	
Plate Glass.....	109,850			27,395	2,895	None	
Sickness.....	86,894			42,207	12,840	None	
Totals.....	1,149,431			589,721	192,979	3,300	

THE PALATINE INSURANCE COMPANY, LIMITED

Fire.....	409,238	44,925,331	48,314,439	205,363	24,051	None	In Canada, December 31, 1921.
Auto (A).....	11,994			6,389	1,288	None	
Auto (B).....	10,237			3,483	249	None	
Totals.....	431,469			215,235	25,588	None	

THE PHENIX INSURANCE COMPANY, HARTFORD, CONN.

Fire.....	424,633	65,877,527	60,430,744	243,361	27,060	9,340	In Canada, December 31, 1921.
Auto (A).....	19,959			12,075	431	None	
Rail.....	159,560		None	169,793	94	None	
Totals.....	604,152			425,229	27,585	9,340	

PROVIDENCE WASHINGTON INSURANCE COMPANY

Fire.....	229,186	33,519,358	26,480,059	154,560	11,397	None	In Canada, December 31, 1921.
Auto (A).....	23,267			22,504	3,025	None	
Auto (B).....	2,875			3,168	615	None	
Explosion.....	4,011			None	None	None	
Totals.....	259,339			180,232	15,037	None	

QUEEN INSURANCE COMPANY OF AMERICA

Fire.....	751,792	81,786,801	99,190,611	427,633	68,690	10,000	In Canada, December 31, 1921.
Auto (A).....	60,625			58,955	7,010	4,880	
Auto (B).....	26,822			19,512	1,725	200	
Inland Transportation.....	20		None	None	None	None	
Totals.....	839,161			502,400	77,425	15,080	

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—Continued.

RAILWAY PASSENGERS ASSURANCE COMPANY

Nature of Business	Net Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
	\$	\$	\$	\$	\$	\$	
Accident.....	47,975	32,101	3,160	None	In Canada, December 31, 1921.
Auto (A).....	29,438	.....	.....	41,952	11,515	None
Auto (B).....	87,213	.....	.....	26,708	8,615	8,525
Burglary.....	13,149	.....	.....	26,186	25	175
Guarantee.....	13,081	.....	.....	26,104	26,000	None
Liability.....	97,970	.....	.....	37,742	31,415	None
Plate Glass.....	34,779	.....	.....	10,720	5,570	None
Sickness.....	29,252	.....	.....	13,716	4,205	None
Totals.....	342,857	.....	.....	189,229	90,505	8,700

THE ROYAL EXCHANGE ASSURANCE

Fire.....	634,612	83,356,091	87,815,701	268,729	9,935	None.	In Canada, December 31, 1921.
Accident.....	12,747	.....	.....	3,268	482	None.
Auto (A).....	42,274	.....	.....	35,648	792	None.
Auto (B).....	72,347	.....	.....	34,789	3,375	None.
Liability.....	42,877	.....	.....	15,466	6,281	None.
Sickness.....	6,379	.....	.....	4,985	651	None.
Totals.....	811,236	.....	.....	362,885	21,516	None.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

Fire.....	380,808	52,803,341	46,646,372	147,297	36,416	1,350	In Canada, December 31, 1921.
Auto (A).....	40,010	.....	.....	20,867	4,936	None.
Auto (B).....	4,234	.....	.....	2,350	315	None.
Inland Transportation.....	31,676	.....	.....	14,121	5,656	None.
Tornado.....	7,527	.....	.....	8,731	687	None.
Totals.....	464,255	193,366	48,010	1,350	

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED

Fire.....	152,000	16,332,628	16,032,730	50,565	7,631	10,250
Accident.....	57,856	.....	.....	26,532	1,356	None.
Auto (A).....	20,233	.....	.....	33,897	10,378	None.
Auto (B).....	31,235	.....	.....	11,896	1,400	None.
Guarantee.....	2,942	.....	.....	.....	—	None.
Liability.....	147,893	.....	.....	103,620	23,952	12,050
Sickness.....	61,117	.....	.....	34,985	6,315	None.
Totals.....	482,276	.....	.....	262,305	48,282	22,300

In Canada, December 31, 1921.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY

Fire.....	414,758	48,609,955	65,549,957	183,919	26,015	1,500
Auto (A).....	13,339	.....	.....	6,421	1,016	None.
Auto (B).....	8,964	.....	.....	6,201	2,422	None.
Explosion.....	678	.....	.....	None.	None.	None.
Sprinkler Leakage.....	2,641	.....	.....	473	18	—
Tornado.....	1,921	.....	.....	1,082	18	None.
Totals.....	442,301	.....	.....	198,096	29,489	1,500

In Canada, December 31, 1921.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY

Fire.....	381,389	77,185,594	53,251,095	289,090	113,102	None.
Auto (A).....	5,128	.....	.....	432	294	None.
Auto (B).....	526	.....	.....	None.	None.	None.
Hail.....	20,178	.....	.....	31,120	None.	None.
Sprinkler Leakage.....	1,006	.....	.....	637	None.	None.
Tornado.....	3,493	.....	.....	16	110	None.
Totals.....	411,720	.....	.....	321,295	113,506	None.

In Canada, December 31, 1921.

STERLING FIRE INSURANCE COMPANY OF INDIANA

Fire.....	48,894	6,647,099	5,477,276	14,129	8,973	None.
Auto (A).....	378	.....	.....	2,653	175	None.
Hail.....	32,925	.....	.....	32,872	None.	None.
Tornado.....	304	.....	.....	None.	None.	None.
Totals.....	82,501	.....	.....	49,654	9,148	None.

In Canada, December 31, 1921.

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—Continued.

SUN INSURANCE OFFICE

Nature of Business	Premiums Net Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not	Resisted	
	\$	\$	\$	\$	\$	\$	
Fire.....	871,446	91,727,380	105,612,875	431,731	40,138	None.	In Canada, December 31, 1921.
Accident.....	1,040	.....	.....	160	60	None.
Auto (A).....	1,394	.....	.....	315	None.	None.
Auto (B).....	1,102	.....	.....	43	115	None.
Guarantee.....	891	.....	.....	None.	None.	None.
Liability.....	4,490	.....	.....	426	241	None.
Sickness.....	1,145	.....	.....	281	220	None.
Totals.....	881,508	432,956	40,774	None.	

THE TRADERS AND GENERAL INSURANCE ASSOCIATION, LIMITED

Fire.....	183,111	20,589,191	15,521,653	126,735	14,167	None.	In Canada, December 31, 1921.
Auto (A).....	52,660	.....	.....	38,135	5,650	2,675	
Auto (B).....	75,536	.....	.....	30,487	8,208	3,150	
Totals.....	311,307	.....	.....	165,357	28,025	5,825	

UNION ASSURANCE SOCIETY, LIMITED

Fire.....	690,984	83,916,482	91,548,939	415,207	36,856	None.	In Canada, December 31, 1921.
Auto (A).....	17,871	.....	.....	8,870	2,840	None.
Auto (B).....	22,730	.....	.....	5,525	2,845	None.
Inland Transportation.....	5,605	.....	.....	809	None.	None.
Totals.....	737,190	430,411	42,541	None.	

UNION INSURANCE SOCIETY OF CANTON, LIMITED

Fire.....	537,632	61,853,192	57,676,579	421,179	55,296	1,750
Auto (A).....	48,442	.....	.....	32,654	6,225	None
Auto (B).....	83,209	.....	.....	40,969	5,918	2,500
Hail.....	87,278	.....	None	62,042	None	None
Inland Transportation.....	69,303	.....	.....	33,563	3,947	None
Totals.....	825,864	.....	.....	590,407	71,386	4,250

In Canada, December 31, 1921.

THE UNION MARINE INSURANCE COMPANY, LIMITED

Auto (A).....	4,964	.....	.....	6,893	203	None
Auto (B).....	6,441	.....	.....	2,736	405	None
Inland Transportation.....	598	.....	None	None	None	None
Totals.....	12,003	.....	.....	9,629	608	None

In Canada, December 31, 1921.

UNITED STATES FIRE INSURANCE COMPANY

Fire.....	133,539	26,050,786	19,831,382	98,123	15,325	None
Auto (A).....	5,873	.....	.....	1,557	3,510	None
Explosion.....	2,539	.....	.....	None	None	None
Tornado.....	725	.....	.....	4	None	None
Totals.....	142,676	.....	.....	99,684	19,035	None

In Canada, December 31, 1921.

WESTCHESTER FIRE INSURANCE COMPANY

Fire.....	250,495	33,875,234	24,477,270	168,784	26,190	4,240
Explosion.....	796	.....	.....	None	None	None
Hail.....	159,560	.....	None	169,793	None	None
Totals.....	410,851	.....	.....	338,577	26,190	4,240

In Canada, December 31, 1921.

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921.—*Concluded.*

YORKSHIRE INSURANCE COMPANY, LIMITED

Nature of Business	Premiums Net Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Registered	Resisted	
Fire.....	\$	\$	\$	\$	\$	\$	
Accident.....	497,745	49,774,085	67,884,825	421,583	82,592	22,670	
Auto (B).....	38,294	.....	.....	23,597	4,555	None.	
Liability.....	78,048	.....	.....	39,583	15,014	None.	
Live Stock.....	125,208	.....	.....	59,037	50,441	None.	
Plate Glass.....	28,442	.....	.....	43,849	20,404	1,465	
Sickness.....	18,340	.....	.....	6,309	1,012	None	
.....	35,694	.....	.....	26,947	6,460	200	
Totals.....	821,771	.....	.....	620,905	180,478	24,335	In Canada, December 31, 1921.

TABLE VI.—FIRE INSURANCE transacted in Canada in 1921.

Companies	Gross Amount of Risks taken during the Year	Premiums charged thereon.	Rate of premiums Charged per cent of risks taken	The same for 1920	Net Premiums Written during the Year	Net Losses Incurred during the Year	Rate of losses incurred per cent of premiums written
	\$	\$ cts.			\$ cts.	\$ cts.	
<i>Canadian Companies.</i>							
Acadia Fire.....	35,301,314	496,300 05	1.41	1.35	229,319 34	142,184 72	62.00
Antigonish Farmers.....	111,750	1,321 50	1.18	0.84	1,321 50	43 07	3.25
Beaver Fire.....	9,632,113	127,043 49	1.32	1.36	35,867 60	9,282 83	25.88
British America.....	117,946,281	1,324,277 68	1.12	1.02	645,962 91	381,526 17	59.06
British Colonial.....	23,940,466	445,569 80	1.54	1.40	201,644 47	142,245 36	70.54
British Northwestern.....	30,335 789	329,327 53	1.09	0.92	177,768 49	76,210 81	42.87
Canada Accident and Fire.....	24,820,227	285,718 23	1.15	1.09	127,493 34	46,150 74	36.20
Canada National.....	28,980,702	397,660 11	1.37	1.28	219,101 11	94,941 45	43.33
Canada Security.....	17,813,049	255,947 08	1.44	0.89	98,841 79	58,212 33	58.89
Canadian Fire.....	52,014,027	741,026 45	1.42	1.39	376,894 40	148,171 32	39.31
Canadian Indemnity.....	12,441,648	194,916 52	1.57	1.45	119,294 17	58,489 47	49.03
Canadian Lumbermen's.....	1,607,054	39,235 46	2.44	2.37	727 22	None	.....
Canadian Surety.....	None	None	.....	.....	None	None	.....
Cumberland Farmers.....	195,550	3,926 50	2.00	2.00	1,894 35	2,268 50	119.80
Dominion Fire.....	60,206,715	760,431 80	1.26	1.25	437,615 19	276,600 81	63.21
Dominion of Canada Guarantee and Accident.....	13,133,798	133,274 80	1.01	1.08	77,039 80	23,108 63	30.00
Fire Insurance Co. of Canada.....	44,584,410	458,916 42	1.03	0.94	199,503 13	103,134 41	51.70
General Accident of Canada.....	10,743,172	110,881 10	1.03	0.97	48,616 31	21,626 94	44.46
Globe Indemnity.....	37,987,137	389,857 97	1.03	1.03	164,128 32	59,242 23	36.10
Grain Insurance.....	23,819,123	232,151 25	0.97	0.32	232,151 25	117,290 85	50.52
Guardian Insurance Co. of Canada.....	19,989,106	233,372 92	1.17	1.17	60,335 70	35,617 46	59.03
Halifax Fire.....	2,906,522	50,652 81	1.74	1.68	30,322 58	13,333 83	43.97
Hudson Bay.....	27,469,056	353,041 01	1.30	1.32	185,418 75	127,208 35	68.61
Imperial Guarantee and Accident.....	None	None	.....	.....	None	None	.....
Imperial Underwriters.....	38,930,558	388,916 17	1.00	0.88	153,738 53	62,281 39	40.51
Kings Mutual.....	1,772,114	22,909 26	1.29	2.60	22,115 92	12,260 80	55.44
Liverpool—Manitoba.....	44,226,593	533,016 66	1.21	1.15	270,240 16	107,053 17	39.61
Liverpool and Lancashire Guarantee and Accident.....	None	None	.....	.....	None	None	.....
London Mutual.....	109,823,224	1,121,458 18	1.02	0.97	352,337 19	413,579 89	117.38
Mercantile.....	34,087,370	335,866 88	0.99	0.97	282,844 23	120,724 94	42.68
Merchants Casualty.....	None	None	.....	.....	None	None	.....
Mount Royal.....	98,631,772	1,241,075 40	1.26	1.18	655,066 32	379,139 12	57.88
Mutual Fire.....	1,014,170	20,598 87	2.03	2.25	19,752 28	8,920 04	45.16
North American Accident.....	None	None	.....	.....	None	None	.....
North Empire.....	31,053,607	426,142 82	1.37	1.28	175,736 85	121,564 48	69.17
North West.....	23,656,087	284,329 01	1.20	1.19	159,591 45	79,709 72	49.95
Occidental.....	34,767,254	499,491 76	1.44	1.29	238,093 31	149,973 38	62.99
Pacific Coast.....	18,837,701	334,257 50	1.77	1.11	169,007 78	66,018 61	39.06
Pacific Marine.....	2,563,418	46,740 67	1.82	1.61	27,719 98	30,249 92	109.13
Pictou County Farmers.....	519,375	4,584 45	0.88	0.77	4,547 20	387 10	8.51
Quebec.....	40,567,724	425,468 17	1.05	0.39	355,872 09	121,762 97	34.22
Reliance.....	2,162,893	28,265 58	1.31	0.41	11,706 00	1,257 80	10.74
Scottish Canadian.....	10,217,170	162,996 56	1.60	.....	65,745 03	27,853 31	42.37
Western.....	154,705,937	1,705,381 70	1.10	1.09	737,191 27	448,377 53	60.82
Totals.....	1,248,520,976	14,951,850 12	1.20	1.04	7,372,567 81	4,088,004 45	55.45

TABLE VI.—FIRE INSURANCE transacted in Canada in 1921—Continued.

Companies	Gross Amount of Risks taken during the Year	Premiums charged thereon	Rate of premiums charged per cent of risks taken.	The same for 1920	Net Premiums written during the Year	Net Losses incurred during the Year	Rate of losses incurred per cent of premiums written.
<i>British Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.	
Alliance.....	39,109,827	421,294 88	1-08	1-07	371,440 26	195,366 22	52-60
Atlas.....	81,033,933	943,679 86	1-16	1-21	733,557 20	367,530 57	50-10
Autocar.....	2,360,030	25,413 36	1-08	.....	21,947 71	1,356 05	6-18
British Crown.....	58,783,701	714,238 42	1-22	1-20	494,327 51	363,174 26	73-47
British General.....	21,384,626	181,901 19	0-85	0-84	114,080 73	48,266 77	42-31
British Oak.....	1,920,240	21,513 11	1-12	.....	21,513 11	None.....	.....
British Traders.....	25,609,997	321,978 39	1-25	1-23	252,073 45	158,145 46	62-74
Caledonian.....	58,953,856	659,615 76	1-12	1-06	464,464 44	248,722 25	53-55
Car and General.....	54,502,563	252,388 99	0-46	0-38	162,709 66	44,922 51	27-61
Caxton.....	5,467,897	62,102 23	1-14	.....	15,377 89	30,519 36	198-46
Century.....	40,558,340	427,321 19	1-05	1-16	284,781 66	141,355 13	49-64
China.....	899,812	13,571 78	1-51	1-71	7,986 27	2,720 83	34-07
Commercial Union.....	131,465,322	1,272,106 67	0-97	1-00	987,681 21	617,201 39	62-49
Eagle, Star and British Doms.....	64,045,950	591,637 58	0-92	0-71	408,691 20	252,876 85	61-87
Employers' Liability.....	89,036,613	924,330 13	1-04	0-99	729,123 87	369,381 95	50-66
Essex and Suffolk.....	19,932,474	214,270 68	1-07	1-14	80,986 27	28,483 04	35-17
General Accident Fire.....	47,487,712	492,240 35	1-04	1-06	393,792 51	261,397 10	66-38
Guardian Assurance.....	160,790,095	1,891,260 57	1-18	1-14	1,585,748 84	877,686 43	55-35
Law, Union and Rock.....	38,114,061	405,106 60	1-06	0-96	324,029 42	144,714 60	44-66
Liverpool, London and Globe.....	154,720,682	1,767,569 13	1-14	1-07	1,483,061 93	746,720 12	50-31
London Guarantee.....	71,224,219	899,825 55	1-26	1-22	820,063 39	613,331 79	98-91
London and Lancashire.....	127,906,094	1,282,753 41	1-00	1-02	1,063,548 04	459,238 61	43-18
London Assurance.....	60,240,674	656,959 80	1-09	1-03	559,681 89	293,324 11	52-41
Marine.....	None.....	None.....	.....	.....	None.....	None.....	.....
Merchants Marine.....	18,760,361	183,998 83	0-98	.....	149,511 15	29,069 28	19-44
Motor Union.....	13,091,232	122,189 56	0-93	.....	100,665 46	16,945 09	16-83
National Benefit.....	12,651,100	152,281 61	1-20	1-20	113,316 26	86,561 76	76-39
National Prov. Insurance.....	12,779,232	89,384 30	0-70	0-73	66,360 05	19,189 84	28-92
North British and Mercantile.....	126,057,090	1,393,465 60	1-11	1-08	1,118,723 24	625,497 49	55-91
Northern Assurance.....	108,322,596	1,281,302 92	1-18	1-14	1,066,706 68	636,137 25	59-84
Norwich Union Fire.....	106,143,811	1,341,358 98	1-26	1-15	1,097,236 85	543,158 76	49-50
Ocean, Accident and Guarantee.....	33,477,055	384,261 45	1-15	1-09	288,225 81	216,616 36	75-16
Palatine.....	44,925,331	514,097 86	1-14	1-06	409,237 78	205,363 16	50-18
Patriotic.....	2,792,512	14,070 96	0-50	.....	13,258 56	93 57	0-71
Phoenix of London.....	137,447,436	1,466,548 41	1-06	1-23	1,225,353 40	652,092 71	53-22
Provincial.....	20,359,452	214,134 37	1-05	0-96	183,829 05	90,060 04	49-29
Queensland.....	30,477,613	326,332 68	1-07	1-06	275,861 60	154,556 15	56-03
Railway Passengers.....	None.....	None.....	.....	.....	None.....	None.....	.....
Royal Exchange.....	83,356,091	846,305 57	1-02	0-90	634,612 15	268,728 71	42-35
Royal Insurance.....	219,915,642	2,381,598 31	1-08	1-11	1,895,573 08	1,175,869 95	62-03
Royal Scottish.....	23,349,904	259,589 39	1-11	0-99	201,235 49	106,805 42	53-07
Scottish Metropolitan.....	16,332,628	187,757 13	1-15	1-13	152,000 00	50,564 50	33-27
Scottish Union.....	48,609,955	488,844 96	1-01	0-98	414,758 31	183,919 36	44-34
Sun Insurance.....	91,727,380	1,066,103 56	1-16	1-06	871,445 87	431,731 04	49-54
Traders and General.....	20,589,191	245,702 53	1-19	1-21	183,110 80	126,734 72	69-21
Union Assurance.....	83,916,482	918,178 94	1-09	1-07	690,984 18	415,206 68	60-09
Union of Canton.....	61,853,192	695,159 21	1-12	1-07	537,631 84	421,178 75	78-34
Union Marine.....	None.....	None.....	.....	.....	None.....	None.....	.....
United British.....	6,350	42 97	0-68	.....	42 97	None.....	.....
Yangtze.....	9,874,736	59,115 24	0-60	1-69	45,737 74	26,222 65	57-33
Yorkshire.....	49,774,085	634,478 55	1-27	1-26	497,744 73	421,583 02	84-70
Total.....	2,732,839,175	29,709,383 52	1-09	1-06	23,413,831 51	13,170,322 26	56-25

TABLE VI.—FIRE INSURANCE transacted in Canada in 1921—*Concluded.*

Companies	Gross Amount of Risks taken during the Year	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1920.	Net Premiums Written during the Year	Net Losses Incurred during the Year	Rate of losses incurred per cent of premiums written.
<i>Foreign Companies.</i>	\$	\$ cts.			\$	\$ cts.	
Aetna.....	66,301,227	648,338 08	98	1-02	493,924 63	261,584 42	52-96
Agricultural.....	7,308,886	90,745 04	1-24	1-75	63,552 16	24,659 52	38-80
Alliance Insurance.....	31,342,965	261,939 01	84	84	161,588 02	113,018 13	69-94
American Alliance.....	1,702,747	25,816 87	1-52	1-86	5,503 69	1,109 92	20-02
American Central.....	37,339,519	313,954 05	84	98	227,566 20	127,963 28	56-23
American Equitable.....	12,396,149	143,669 83	1-16	91	111,018 21	80,609 25	72-61
American Insurance.....	8,459,674	98,546 69	1-16	1-25	64,558 34	32,459 51	50-28
American Lloyds.....	4,200,138	17,174 81	41	39	12,933 80	3,885 06	30-04
Boston.....	13,393,941	163,080 62	1-22	92	99,378 05	62,634 58	63-03
Caledonian-American.....	11,165,859	127,363 45	1-14	1-08	64,990 38	16,829 50	25-90
California.....	13,100,157	134,738 42	1-03	85	107,738 82	46,707 42	43-35
Citizens of Missouri.....	3,047,045	47,204 24	1-55	1-65	36,384 53	17,168 93	47-19
Columbia.....	18,461,130	172,099 39	88	1-08	127,469 03	92,646 33	72-68
Commercial Union of N.Y.....	1,092,946	17,060 10	1-56	1-64	7,353 97	2,492 00	33-89
Connecticut.....	26,569,801	296,392 62	1-12	1-12	188,809 13	85,115 90	45-08
Continental.....	69,317,638	679,815 77	98	99	496,664 79	337,496 26	67-95
Equitable Fire and Marine.....	23,381,864	244,507 71	1-05	1-01	49,386 73	34,904 17	70-68
Fidelity-Phenix.....	61,363,817	612,487 14	1-00	1-04	466,780 15	284,092 01	60-86
Fire Association of Philadelphia.....	7,473,619	91,848 88	1-23	1-26	67,523 89	41,999 70	62-20
Fireman's Fund.....	25,958,046	271,311 37	1-05	1-07	219,511 33	142,971 76	65-13
Firemen's Insurance.....	9,487,343	120,896 57	1-27	1-14	97,131 10	71,776 93	73-90
General of Paris.....	21,866,662	209,523 92	96	87	140,727 36	96,668 55	68-69
Girard.....	3,453,566	33,482 15	97	1-04	22,071 13	21,637 57	98-04
Glens Falls.....	30,586,233	335,967 71	1-10	89	206,541 95	174,640 38	84-55
Globe and Rutgers.....	119,800,534	1,166,352 90	97	97	830,059 64	699,160 37	84-23
Great American.....	80,339,344	752,142 02	94	98	517,223 40	346,565 38	67-00
Hardware Dealers.....	1,926,416	52,234 66	2-71	3-44	42,779 98	12,926 04	30-22
Hartford Fire.....	211,939,594	2,144,504 79	1-01	96	1,539,646 24	615,367 77	39-97
Home Insurance.....	175,760,150	2,199,441 56	1-25	1-26	1,711,784 87	1,253,273 75	73-21
Individual Underwriters.....	975,000	3,778 39	39	.....	1,919 02	500 00	26-06
Insurance Co. of North America.....	135,151,876	1,186,054 01	88	78	807,139 68	479,650 15	59-43
Insurance Co. of State of Pennsylvania.....	20,468,089	192,862 68	94	90	147,251 58	123,530 10	83-89
Lumbermen's Underwriting Alliance.....	19,846,690	349,300 45	1-76	1-68	271,299 96	186,394 20	68-70
Manufacturing Lumbermen's.....	14,595,662	271,268 16	1-86	2-02	210,603 21	206,097 22	97-86
Manufacturing Woodworkers.....	6,713,567	125,377 56	1-87	1-72	76,894 40	114,577 96	149-01
Mechanics and Traders.....	1,244,927	34,374 72	2-76	3-13	22,544 89	19,601 47	86-94
Merchants Fire.....	11,691,587	127,134 22	1-09	93	102,086 63	29,597 73	28-99
Millers National.....	3,608,035	46,862 13	1-30	1-35	37,567 36	21,887 09	58-26
Minnesota Implement.....	1,926,416	52,234 66	2-71	3-44	42,779 98	12,926 04	30-22
National-Ben Franklin.....	15,747,331	192,624 15	1-22	1-20	157,431 85	69,355 66	44-05
National Fire of Hartford.....	69,225,739	891,127 53	1-29	1-35	682,243 13	658,214 00	96-48
National Liberty.....	2,864,545	33,817 76	1-23	1-17	29,776 64	17,870 87	60-02
National Union.....	28,516,239	352,551 60	1-24	1-08	263,657 07	199,995 47	75-85
La Nationale.....	56,486,781	675,442 94	1-20	1-08	587,792 80	340,472 04	57-92
Newark.....	16,751,519	207,032 69	1-24	1-20	110,590 40	66,174 05	59-84
New Hampshire.....	10,417,935	117,230 24	1-13	80	71,482 44	60,899 12	85-19
New Jersey.....	7,990,731	90,875 96	1-14	1-21	64,497 18	23,458 22	36 37
New York Reciprocal Underwriters.....	1,515,000	5,031 69	33	.....	4,120 58	None.	.....
Niagara.....	54,096,830	557,051 86	1-03	1-00	313,059 91	187,380 94	59-85
Northwestern Mutual.....	20,826,610	458,045 45	2-20	1-99	415,705 95	137,171 89	33-00
Northwestern National.....	25,722,395	318,300 68	1-24	1-21	281,325 80	99,896 42	35-51
Pacific.....	3,747,058	33,777 24	90	.....	30,666 66	6,644 19	21-67
Phenix of Paris.....	26,629,466	271,559 20	1-02	97	176,455 04	112,115 88	63-54
Phoenix of Hartford.....	65,877,527	740,560 10	1-12	1-04	624,632 93	243,360 65	57-31
Providence Washington.....	33,519,358	313,466 18	94	89	229,185 92	154,560 41	67-44
Queen of America.....	81,786,801	942,014 80	1-15	1-19	751,791 49	427,633 21	56-88
Retail Hardware.....	1,926,416	52,234 66	2-71	3-44	42,779 98	12,926 04	30-22
St. Paul Fire and Marine.....	52,803,341	538,929 98	1-02	90	380,808 36	147,297 10	38-68
Security.....	747,653	4,463 46	60	.....	3,616 41	19 46	54
Springfield Fire and Marine.....	77,185,594	662,743 54	86	92	381,388 58	289,089 66	75 80
Sterling.....	6,647,099	56,953 63	86	1-09	48,894 22	14,129 20	28-90
Stuyvesant.....	11,179,698	136,552 43	1-22	1-22	104,977 81	41,681 66	39-71
Tokio.....	11,519,598	111,295 57	97	75	88,066 64	18,850 87	21-41
Union of Paris.....	31,575,441	373,885 02	1-18	1-03	293,476 74	214,985 65	73-25
United States Fire.....	26,050,786	207,773 09	80	87	133,539 21	98,123 11	73-47
L'Urbaire.....	13,341,900	179,274 55	1-34	.....	76,092 57	23,525 00	30-92
Vulcan.....	16,542,467	191,932 46	1-16	96	114,127 76	73,752 15	64-62
Westchester.....	33,875,234	404,983 33	1-20	1-07	250,494 59	168,783 63	67-38
Total.....	2,119,875,951	22,983,419 14	1-08	1-04	16,413,366 99	10,205,511 90	62-18
Grand Totals.....	6,101,236,102	67,644,152 78	1-11	1-05	47,199,766 98	27,463,838 61	58-19

TABLE VII.—Showing Total Assets, and their Nature of Canadian Companies transacting business of Fire and other Insurance.

No.	Companies	Real Estate	Loans on Real Estate	Bonds and Debentures	Stocks	Cash on hand and in Banks or deposited with Govts	Interest and Rents due and Accrued	Agents' Balances and Premiums uncollected	Other Assets	Total Assets	Nature of Business
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1	Acadia Fire.....	60,000 00	18,000 00	363,530 00	394,661 00	25,731 26	1,625 00	42,435 01	1,036 67	907,068 94	Fire and Hail
2	Antigonish Farmers...	None	None	4,200 00	None	1,250 19	None	None	None	5,450 19	Fire.
3	Beaver Fire.....	2,293 45	241,268 57	111,971 32	None	15,903 05	10,222 55	14,638 52	177 78	396,475 24	Fire.
4	British America.....	220,000 00	1,200 00	2,405,461 87	141,042 00	20,310 37	40,759 57	431,951 40	103,250 69	3,363,375 48	Fire, Auto, Hail and Inland Trans.
5	British Colonial.....	None	35,000 00	137,251 50	None	67,689 62	4,549 57	38,416 57	None	332,307 26	Fire.
6	British Northwestern.	None	89,468 05	266,128 79	25,190 00 (a)	42,237 44	10,764 49	36,207 38	58,475 35	528,471 50	Fire.
7	Canada Acc't and Fire	None	7,784 59 (b)	516,202 23 (b)	19,400 00	96,635 78	4,927 76	63,723 73	10,416 55	719,090 64	Fire, Accident, Auto, and Sickness.
8	Canada National.....	648,263 57	1,238,631 26	105,550 00	63,790 00 (c)	422,978 11	164,306 78	51,354 49	8,958 12	2,703,832 33	Fire.
9	Canada Security.....	None	None	216,290 00	None	36,485 96	2,061 03	48,232 32	5,276 90	308,346 21	Fire, Auto and Hail.
10	Canadian Fire.....	125,000 00	231,868 87	680,641 00	None	647,906 76	6,592 39	81,433 29	3,513 82	1,826,956 13	Fire and Auto.
11	Canadian Indemnity..	None	197,099 20	274,015 32	9,400 00	42,701 92	8,310 07	11,129 06	8,934 16	551,589 73	Fire.
12	Canadian Lumber-men's.....	None	None	55,920 00	None	2,454 80	216 13	2,909 03	1,416 12	62,916 08	Fire.
13	Canadian Surety.....	None	None	448,323 61	None	23,115 78	6,738 92	22,251 24	2,639 16	503,068 71	Auto, Burglary, Forgery, G'tee and Plate Glass.
14	Cumberland Farmers.	None	None	1,455 00	None	2,380 48	None	None	15 00	3,850 48	Fire.
15	Dominion Fire.....	None	11,500 00 (b)	538,437 53 (b)	46,160 00	7,378 30	7,859 39	40,842 59	37,925 73	690,103 54	Fire, Auto, Hail and Marine.
16	Dom. of Canada G'tee and Accident.....	158,075 73	22,911 14	719,704 47	34,791 88	15,713 35	21,480 41	127,093 84	None	1,099,770 82	Fire, Accident, Auto, Burglary, G'tee, Liability, Plate Glass, Robbery and Sickness.
17	Fire Insurance Co. of Canada.....	None	None	340,681 33	58,200 00	43,550 08	7,231 59	44,007 26	21,723 24	515,393 50	Fire.
18	General Accident of Canada.....	64,347 09	None	560,129 41	53,060 00	54,529 00	7,811 18	92,221 58	6,628 68	838,726 94	Fire, Accident, Accident and Sickness, Auto, Burglary, G'tee, Hail, Liability, Robbery, Sickness and Steam Boiler.
19	Globe Indemnity.....	29,204 33	None	811,912 25	None	86,251 24	9,918 73	196,742 79	16,543 55	1,150,572 89	Fire, Accident, Auto, Burglary, Forgery, G'tee, Liability and Sickness.
20	Grain Insurance.....	None	None	469,658 50	None	27,129 62	4,480 83	7,154 09	910 91	509,333 95	Fire and Guarantee.
21	Guardian Ins. Co. of Canada.....	None	None	805,383 56	None	31,464 61	8,260 33	60,755 62	7,207 54	913,071 66	Fire, Accident, Auto, Burglary, G'tee, Liability, Pl. Glass and Sickness.
22	Halifax Fire.....	25,000 00	None	87,680 00	311,857 60 (e)	20,650 44	378 97	7,281 57 (e)	21,274 05	474,122 63	Fire.

23	Hudson Bay.....	80,732 13	13,432 06	288,972 29	None	39,170 11	3,439 10	39,130 55	3,231 30	468,107 54	Fire.	23
24	Imperial G'tee and Accident.....	1,474 88	5,500 00	374,596 20	None	68,520 46	2,039 24	58,531 55	24,022 55	534,684 88	Accident Auto, G'tee, Liability, Plate Glass and Sickness.	24
25	Imperial Underwriters	10,800 00	97,233 05	298,562 33	None	47,989 46	9,658 82	39,212 73	1,065 83	504,522 22	Fire, Accident, Auto, G'tee and Sickness.	25
26	Kings Mutual.....	None	23,824 85	24,360 00	None	3,291 41	1,515 15	484 50	147 50	53,623 41	Fire.	26
27	Liverpool-Manitoba..	None	None	(a) 1,168,215 62	None	63,095 56	12,877 86	50,212 04	None	1,294,401 08	Fire, Auto and Explosion.	27
28	London and Lanc. G'tee and Accident.	125,011 50	None	622,637 00	None	93,855 99	8,893 68	58,168 82	1,141 92	909,708 91	Accident, Auto, Burglary, G'tee, Pl. Glass and Sickness.	28
29	London Mutual.....	157,500 00	8,350 00	476,818 89	None	44,439 09	7,362 91	103,900 75	17,624 60	(U) 815,996 24	Fire and Auto.	29
30	Mercantile.....	None	32,000 00	376,539 03	18,000 00	141,330 54	6,051 43	34,775 25	181 78	608,868 03	Fire.	30
31	Merchants Casualty...	None	36,481 00	258,587 51	None	22,631 77	8,636 24	37,000 00	(g) 13,818 36	376,554 88	Acc't and Sickness Com- bined and Auto.	31
32	Mount Royal.....	None	None	871,507 00	472,008 50	122,695 79	8,130 05	105,661 14	(h) 64,379 22	1,644,381 70	Fire, Auto and Pl. Glass.	32
33	Mutual Figs.....	None	12,300 00	34,365 03	8,719 50	12,102 56	8,836 21	1,000 00	(i) 1,300 00	70,623 30	Fire.	33
34	North American Acc't	None	None	298,550 62	3,456 00	24,681 57	3,354 48	77,615 81	77,085 93	480,044 31	Acc't, Combined Acc't and Sickness, Pl. Glass, and Sickness, Auto, Bur- gary.	34
35	North Empire.....	35,710 19	32,853 15	167,870 26	52,000 00	40,005 05	8,534 24	46,605 87	2,719 05	386,306 81	Fire.	35
36	North West.....	None	110,631 65	229,842 07	None	67,511 97	8,613 80	22,371 36	4,506 33	452,567 88	Fire.	36
37	Oceidental.....	None	99,044 42	571,926 00	None	20,607 93	11,948 31	71,804 75	1,397 91	776,389 22	Fire, Auto and Hail.	37
38	Pacific Coast.....	554,969 10	82,331 34	406,093 24	22,557 00	43,527 78	4,242 29	34,704 83	11,977 20	1,160,332 80	Fire.	38
39	Pacific Marine.....	7,500 00	None	116,720 28	None	74,128 60	1,055 51	4,823 64	(j) 20,033 75	224,261 78	Fire and Auto.	39
40	Pictou County Farm- ers.....	None	None	18,782 00	None	1,972 96	248 67	128 30	None	21,131 83	Fire.	40
41	Quebec.....	82,269 43	None	427,594 00	26,400 00	198,321 91	8,015 83	48,217 89	None	790,993 61	Fire.	41
42	Reliance.....	None	None	284,950 00	None	58,119 00	2,941 38	3,447 61	None	331,058 19	Fire.	42
43	Scottish Canadian...	None	None	134,650 00	None	7,193 20	1,289 84	24,243 03	16,120 22	188,492 35	Fire and Hail.	43
44	Western.....	200,000 00	5,000 00	3,552,014 54	440,632 50	508,769 06	59,359 70	1,415,038 75	294,361 61	6,475,226 16	Fire, Auto, Explosion, Hail and Inland Trans.	44
Total.....		2,558,181 40	2,907,733 20	21,009,330 50	2,201,345 98	3,223,365 93	505,840 21	3,699,860 63	831,763 63	36,967,411 48		

(a) Including \$10,000 guaranteed investment deposit (secured by allocation of mortgage loans).
 (b) Book value, see investment reserve fund in liabilities.
 (c) Including \$195,000 guaranteed investment deposit with the Imperial Canadian Trust Company payable Dec. 29, 1922, with interest at 6 per cent. The Company states that mortgages of the Trust Company to the amount of the deposit have been earmarked for the Canada National Fire.
 (d) Including \$592,616.30 guaranteed investment deposit (secured by allocation of mortgage loans).
 (e) Including \$19,000 loans on collaterals.
 (f) Not including \$201,336.46 unpaid on premium notes in force of which \$78,301.71 has been assessed and is payable in instalments within the next two years, and the balance, \$123,034.75, are usually unassessable.
 (g) Including \$3,023.45 loans on collateral.
 (h) Including \$20,000 loans on collaterals.
 (i) Loan on collateral.
 (j) In- cluding \$20,000 loans on collaterals.

TABLE VIII.—Showing Total Liabilities of Canadian Companies transacting business of Fire and other Insurance.
CANADIAN COMPANIES—LIABILITIES AT DECEMBER 31, 1921

No.	Companies	Reserve for Unsettled Losses (Fire)	Reserve for Unsettled Losses (Other)	Reserve of Unearned Premiums (Fire)	Reserve of Unearned Premiums (Other)	Sundry Liabilities Fire and (Other)	Total Liabilities not including Capital Stock	Excess Assets over Liabilities excluding Capital Stock	Capital Stock paid in cash	Nature of Business	
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
1	Acadia Fire.....	11,428 04	None	175,487 91	None	61,145 50	248,081 45	659,007 49	400,000 00	Fire and Hail.	1
2	Antigonish Farmers.....	None	None	2,476 47	None	None	2,476 47	2,973 72	None	Fire.	2
3	Beaver Fire.....	1,985 00	None	37,005 92	None	None	73,919 87	322,555 37	237,395 00	Fire.	3
4	British America.....	451,464 77	492,825 43	1,683,426 37	115,087 52	34,928 95	2,920,534 39	(b) 1,399,379 79	(b) 1,399,379 79	Fire, Auto, Hail and Inland Trans.	4
5	British Colonial.....	7,162 57	None	139,297 04	None	177,730 39	2,920,534 39	113,430 33	309,145 00	Fire.	5
6	British Northwestern.....	21,503 01	None	117,397 35	None	73,017 32	170,103 83	358,367 67	248,699 20	Fire.	6
7	Canada Accident and Fire.....	5,111 27	74,385 63	(d) 111,548 28	121,506 38	(e) 64,190 57	376,742 13	342,348 51	43,320 00	Fire, Accident, Auto, G'tee, Plate Glass and Sickness.	7
8	Canada National.....	16,672 00	None	(f) 234,178 91	None	(g) 299,594 94	550,445 85	2,153,356 48	1,872,845 52	Fire.	8
9	Canada Security.....	13,684 00	2,980 00	68,060 40	7,566 38	11,962 77	104,253 55	204,002 66	203,000 00	Fire, Auto and Hail.	9
10	Canadian Fire.....	26,953 19	2,470 00	289,034 45	11,937 19	127,699 04	458,153 87	1,368,802 26	1,000,000 00	Fire and Auto.	10
11	Canadian Indemnity.....	14,606 26	None	74,439 12	None	51,808 65	140,854 03	410,735 70	300,000 00	Fire.	11
12	Canadian Lumber- men's.....	None	None	None	None	42,916 08	42,916 08	20,000 00	None	Fire.	12
13	Canadian Surety.....	None	45,717 97	None	142,177 44	(h) 20,214 36	208,109 77	294,958 94	250,000 00	Auto, Burglary, Forgery, G'tee and Plate Glass.	13
14	Cumberland Farmers.....	None	None	1,949 94	None	None	1,949 94	1,900 54	None	Fire.	14
15	Domion Fire.....	30,219 50	62,611 59	341,473 07	6,898 75	(i) 145,252 97	586,455 88	103,647 66	250,000 00	Fire, Auto, Hail and Marine.	15
16	Dom. of Canada G'tee and Accident.....	1,189 70	103,026 34	87,414 26	365,525 63	4,000 00	561,155 93	538,614 89	248,000 00	Fire, Accident, Auto, Burglary, G'tee Liability, Plate Glass, Robbery and Sickness.	16
17	Fire Insurance Co. of Canada.....	10,737 00	None	(j) 142,345 54	None	116,655 36	269,737 90	245,655 60	199,000 00	Fire.	17
18	General Accident of Canada.....	2,462 45	65,745 72	32,833 29	256,328 90	83,281 61	440,651 97	398,074 97	100,000 00	Fire, Accident, Accident and Sickness, Auto, Burglary, Guarantee, Hail, Lia- bility, Robbery, Sickness and Steam Boiler.	18
19	Globe Indemnity.....	14,954 17	173,088 65	117,060 10	290,074 89	185,564 23	780,742 04	369,830 85	200,000 00	Fire, Accident, Auto, Burglary, Forgery, Guarantee, Liability and Sickness.	19
20	Grain Insurance.....	52,950 00	2,080 00	85,340 13	35,557 52	24,315 90	200,243 55	309,090 40	181,665 00	Fire and Guarantee.	20
21	Guardian Insurance Co. of Canada.....	125,712 24	40,623 52	147,460 10	101,695 02	10,026 37	425,517 25	487,554 41	375,000 00	Fire, Accident, Auto, Burglary, Guarar- tee, Plate Glass and Sickness.	21
22	Halifax Fire.....	200 00	None	(k) 29,071 12	None	8,124 14	37,395 26	436,727 37	240,000 00	Fire.	22
23	Hudson Bay.....	13,982 00	None	(l) 175,864 08	None	16,340 32	206,186 40	261,921 14	229,150 00	Fire.	23
24	Imperial Guarantee and Accident.....	None	79,816 84	None	168,944 43	(m) 43,000 00	291,761 27	242,923 61	200,000 00	Accident, Auto, G'tee, Plate Glass and Sickness.	24
25	Imperial Underwriters.....	5,915 58	30 00	(n) 192,460 61	754 06	5,183 72	194,343 97	310,178 25	175,000 00	Fire, Accident, Auto, G'tee and Sickness.	25

	None	25,503 76	None	4,752 96	None	27,824 44	None	27
26 Kings Mutual	None	197,473 21	None	4,752 96	224,345 00	451,186 87	175,000 00	26
27 Liverpool-Manitoba	20,615 70	None	184,615 68	19,380 17	394,474 06	612,849 06	400,000 00	27
28 London and Lancashire	None	None	25,938 25	17,097 36	205,391 23	296,859 85	19,250 00	28
29 Guarantee and A'cet.	None	None	None	22,247 78	208,904 18	403,476 80	Plate Glass and Sickness.	29
30 London Mutual	18,618 86	(p) 273,822 06	None	141,656 40	229,405 62	167,650 70	Fire and Auto.	30
31 Mercantile	6,455 00	None	None	None	None	917,153 26	50,000 00	31
32 Merchants Casualty	None	None	21,703 64	104,022 52	8,881 41	216,764 38	101,576 97	32
33 Mount Royal	26,857 00	447,722 18	None	None	None	59,219 43	Auto.	33
34 Mutual Fire	None	11,403 87	None	None	None	263,279 93	250,000 00	34
35 North American Acc't.	None	None	104,022 52	8,881 41	None	216,764 38	48,665 51	35
36 North Empire	11,018 25	110,130 69	None	None	95,092 26	216,241 20	91,133 29	36
37 North West	7,154 00	109,160 00	None	None	27,448 56	170,065 61	Accident, Combined Accident and Sick-	37
38 Occidental	26,376 46	(r) 228,515 66	16,198 28	None	7,725 50	308,804 62	ness, Auto, Burglary, Plate Glass and	38
39 Pacific Coast	16,170 51	(s) 120,946 18	None	None	218,195 98	403,476 90	Sickness.	39
40 Pacific Marine	13,058 19	25 00	None	2,340 55	97,428 99	805,140 13	200,000 00	40
41 Pictou County Farmers	None	15,258 26	None	None	None	96,150 79	552,280 90	41
42 Reliance	9,101 50	5,253 95	None	None	None	15,877 98	264,060 00	42
43 Quebec	9,377 85	221,167 39	None	None	17,878 15	542,846 57	None	43
44 British	9,926 39	6,314 20	None	None	322,315 19	125,000 00	Fire.	44
45 Scottish Canadian	492,069 24	32,027 60	None	None	2,050 95	200,000 00	Fire.	45
46 Western	None	2,008,357 28	None	None	27,648 11	150,000 00	Fire.	46
47 Total	1,486,696 70	8,270,579 62	2,328,270 09	3,396,674 86	18,264,466 88	2,100,223 34	2,492,061 55	47
48							Fire, Auto, Explosion, Hail and	48
49							Transportation.	49
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(a) Including \$11,902.82 investment reserve fund. (b) Including \$550,000, 7 p.c. preference stock. (c) Including \$15,000 investment reserve fund. (d) Including \$36,853.60 reserve and unpaid losses under unlicensed reinsurance, unsecured. (e) Including \$39,880.54 investment reserve fund. (f) Including \$66,901.76 reserve and unpaid losses under unlicensed reinsurance, unsecured. (g) Including \$100,000 contingent reserve fund. (h) Including \$7,000 special reserve. (i) Including \$16,379.43 investment reserve fund. (j) Including \$19,102.49 reserve and unpaid losses under unlicensed reinsurance, unsecured. (k) Including \$5,071.12 reserve and unpaid losses under unlicensed reinsurance, unsecured. (l) Including \$40,504.14 reserve and unpaid losses under unlicensed reinsurance, unsecured. (m) Including \$15,000 contingent reserve. (n) Including \$7,440.79 reserve and unpaid losses under unlicensed reinsurance, unsecured. (o) Including \$75,970.96 investment reserve fund. (p) Including \$30,000 reserve and unpaid losses under unlicensed reinsurance, unsecured. (q) Including \$183.59 investment reserve fund. (r) Including \$58,323.21 reserve, less unpaid losses under unlicensed reinsurance. (s) Including \$873.68 reserve and unpaid losses under unlicensed reinsurance, unsecured. (t) Including \$186,338.28 investment reserve fund. (u) Including \$66,015 investment reserve fund. (v) Including \$1,000,000, 7 p.c. preference stock.

DEPARTMENT OF INSURANCE

TABLE IX.—Showing the Assets in Canada of British Companies transacting
BRITISH COMPANIES—

No.	Companies	Commenced Business in Canada (Fire)	Real Estate	Loans on Real Estate	Bonds and Debentures
			\$ cts.	\$ cts.	\$ cts.
1	Alliance.....	February 29, 1892.....	None	None	726,473 34
2	Atlas.....	March 7, 1887.....	None	None	654,529 98
3	Autocar.....	August 6, 1921.....	None	None	54,531 00
4	British Crown.....	November 2, 1917.....	4,072 16	3,396 34	651,789 88
5	British General.....	December 5, 1919.....	None	None	80,786 66
6	British Oak.....	September 3, 1921.....	None	None	60,590 00
7	British Traders.....	February 20, 1918.....	None	None	420,604 67
8	Caledonia.....	July 20, 1883.....	None	None	565,908 01
9	Car and General.....	December 4, 1918.....	None	None	442,339 94
10	Caxton.....	January 31, 1921.....	None	None	74,995 33
11	Century.....	December 12, 1917.....	None	None	277,873 04
12	China.....	September 11, 1919.....	None	None	22,620 26
13	Commercial Union.....	September 11, 1863.....	325,000 00	None	1,239,185 63
14	Eagle Star and British Dominions.....	July 22, 1915.....	None	None	366,092 64
15	Employers' Liability.....	1887 to 1894 and again in 1910.....	None	None	1,912,933 03
16	Essex and Suffolk.....	March 11, 1920.....	None	None	51,976 00
17	General Accident, Fire.....	July 13, 1908.....	None	1,125 00	619,773 98
18	Guardian Assurance.....	May 1, 1869.....	457,400 00	None	1,446,254 03
19	Law, Union and Rock.....	April 1, 1899.....	222,612 81	None	488,980 18
20	Liverpool and London and Globe.....	June 4, 1851.....	200,000 00	734,500 00	1,572,321 75
21	London Guarantee.....	October 22, 1915.....	None	None	1,823,475 43
22	London and Lancashire.....	April 1, 1880.....	None	None	1,213,437 78
23	London Assurance.....	March 1, 1862.....	None	None	558,098 37
24	Marine.....	September 4, 1913.....	None	None	125,540 30
25	Merchants Marine.....	December 14, 1920.....	None	None	100,983 22
26	Motor Union.....	May 30, 1919.....	None	None	130,313 34
27	National Benefit.....	November 5, 1918.....	None	None	215,155 14
28	National Prov. Insurance.....	August 6, 1920.....	None	None	71,643 92
29	North British and Mercantile.....	1862.....	189,000 00	None	1,639,748 26
30	Northern Assurance.....	1867.....	None	None	1,238,172 83
31	Norwich Union Fire.....	April 1, 1880.....	120,000 00	None	1,303,465 60
32	Ocean, Accident and Guarantee.....	April 20, 1915.....	6,605 59	None	1,029,764 47
33	Palatine.....	March 27, 1912.....	None	None	482,064 66
34	Patriotic.....	August 11, 1921.....	None	None	60,590 00
35	Phoenix of London.....	1904.....	110,000 00	None	1,042,604 46
36	Provincial.....	December 19, 1910.....	None	None	211,481 98
37	Queensland.....	May 16, 1918.....	None	None	229,181 66
38	Railway Passengers.....	March 23, 1920.....	None	None	359,100 54
39	Royal Exchange.....	November 3, 1910.....	75,000 00	83,514 65	905,611 31
40	Royal Insurance.....	1851.....	545,784 00	474,500 00	3,003,267 08
41	Royal Scottish.....	January 10, 1920.....	None	None	157,850 34
42	Scottish Metropolitan.....	December 17, 1918.....	None	None	259,761 00
43	Scottish Union.....	February 25, 1882.....	None	596,357 00	626,388 66
44	Sun Insurance.....	June 3, 1892.....	50,000 00	None	947,789 71
45	Traders and General.....	June 1, 1920.....	None	None	105,115 20
46	Union Assurance.....	November 1890.....	None	None	805,999 64
47	Union of Canton.....	September 24, 1917.....	76,739 45	None	700,355 00
48	Union Marine.....	February 28, 1918.....	None	None	74,809 99
49	United British.....	November 30, 1921.....	None	None	54,531 00
50	Yangtze.....	December 1, 1919.....	None	None	49,500 00
51	Yorkshire.....	January 16, 1907.....	863,500 00	1,968,650 00	787,682 70
Total.....			3,245,714 01	3,862,042 99	32,043,842 94

(a) Including \$20,000 guaranteed investment deposit (secured by allocation of mortgage loans).

(b) Including \$10,000 guaranteed investment deposit (secured by allocation of mortgage loans).

business of Fire Insurance or of Fire and other Insurance in Canada.

ASSETS IN CANADA AT DECEMBER 31, 1921.

Stocks	Cash on hand and in Banks or deposited with Governments	Interest and Rents due and secured	Agents' Balances and Premiums Uncollected	Other Assets	Total Assets in Canada	Nature of Business	No.
\$ cts. None....	\$ cts. 49,328 84	\$ cts. None	\$ cts. 62,864 06	\$ cts. None	\$ cts. 338,666 24	Fire, Accident, Auto, Burglary, Gtee, Hail, Plate Glass and Sickness.	1
None	72,607 75	4,584 81	57,800 56	16,139 15	805,662 25	Fire.....	2
None	370 15	273 75	10,610 92	None	65,785 82	Fire.....	3
None	10,853 61	5,157 67	120,975 39	32,005 96	328,251 01	Fire, Auto and Hail.....	4
None	21,621 88	None	15,305 64	1,000 00	118,714 18	Fire.....	5
None	None	None	15,160 75	None	75,750 75	Fire.....	6
None	33,633 91	None	50,820 04	None	505,058 62	Fire, Auto and Hail.....	7
None	53,012 28	None	50,888 27	None	669,808 56	Fire.....	8
None	38,662 02	4,935 76	34,090 04	203 30	520,231 06	Fire, Accident, Auto, Hail and Sickness.....	9
None	327 87	None	None	None	75,323 20	Fire.....	10
None	22,077 72	2,500 00	42,445 63	2,065 81	346,962 20	Fire.....	11
None	3,512 49	None	1,479 07	None	27,611 82	Fire.....	12
None	(a) 134,629 19	9,712 45	104,523 94	7,849 58	1,820,900 79	Fire.....	13
None	4,277 28	1,075 75	37,103 83	40,916 42	449,465 92	Fire, Auto and Hail.....	14
None	146,873 15	None	239,474 68	66,867 60	2,366,148 46	Fire, Accident, Auto, Burglary, Explosion, Gtee, Hail, Robbery, Sickness and Steam Boiler.....	15
None	8,192 59	None	16,998 41	None	77,167 00	Fire.....	16
None	14,191 03	8,850 70	46,613 33	617 89	691,171 93	Fire, Auto and Hail.....	17
None	322,261 36	471 04	146,460 49	1,000 00	2,373,846 92	Fire.....	18
None	354,817 58	5,591 75	37,021 17	22,099 94	1,131,123 43	Fire, Accident, Auto, Burglary, Plate Glass and Sickness.....	19
None	169,375 24	29,894 77	179,409 89	22,427 75	2,907,929 40	Fire.....	20
None	27,260 99	20,328 51	176,845 93	48,308 78	2,096,219 64	Fire, Accident, Auto, Gtee, Hail, Sickness and Combined Acct. and Sickness	21
None	290,595 15	11,106 76	169,439 52	32 77	1,684,611 98	Fire and Auto.....	22
None	87,401 90	None	76,144 77	None	721,645 04	Fire, Auto and Inland Transportation.....	23
None	84,308 51	909 17	9,323 16	None	219,881 14	Auto and Inland Trans....	24
None	27,674 76	None	16,933 13	None	145,596 11	Fire.....	25
None	18,064 07	331 58	18,302 01	16,466 64	183,477 64	Fire and Auto.....	26
None	5,767 46	None	26,422 92	None	247,345 52	Fire, Accident, Auto, Hail and Sickness.....	27
None	28,067 67	754 02	17,690 78	626 00	118,782 39	Fire and Plate Glass.....	28
None	241,073 86	15,779 70	170,428 25	58 78	2,256,088 85	Fire.....	29
None	60,676 42	13,959 45	143,374 29	10,115 34	1,466,298 33	Fire, Accident, Auto, Burglary, Gtee, Plate Glass and Sickness.....	30
None	74,982 89	None	172,265 86	1,187 21	1,671,901 56	Fire, Accident, Auto, Plate Glass and Sickness.....	31
None	96,723 29	None	144,286 87	67,425 64	1,344,805 86	Fire, Accident, Auto, Burglary, Gtee and Plate Glass.....	32
None	76,670 20	None	52,244 01	None	610,978 87	Fire and Auto.....	33
None	2,569 40	None	7,618 79	None	70,778 19	Fire.....	34
814,240 00	107,380 53	16,729 94	155,297 75	39,698 51	2,285,951 19	Fire.....	35
None	59,545 96	None	19,026 83	None	290,054 77	Fire.....	36
None	(b) 28,977 62	737 90	33,617 53	None	292,514 71	Fire.....	37
None	46,377 00	None	29,437 09	42,312 98	477,227 61	Accident, Auto, Burglary, Gtee, Plate Glass and Sickness.....	38
8,000 00	(c) 26,917 59	14,290 37	79,836 37	(d) 77,681 31	1,270,851 60	Fire, Accident, Auto and Sickness.....	39
None	363,884 92	48,212 14	256,515 95	5,084 30	4,697,248 39	Fire.....	40
None	22,784 86	841 52	24,205 33	None	205,682 05	Fire.....	41
None	12,750 52	1,200 05	65,893 02	3,400 00	343,904 59	Fire, Accident, Gtee, Auto, and Sickness.....	42
None	84,136 53	8 896 38	49,543 68	None	1 365,322 25	Fire, Auto, Explosion, Sprinkler Leakage and Tornado.....	43
None	145,096 28	None	115,949 97	None	1 258,835 96	Fire, Accident, Auto, Gtee, and Sickness.....	44
None	9,033 19	265 83	47,578 49	5,304 08	167,296 79	Fire and Auto.....	45
None	88,727 85	None	56,525 03	10,392 48	961,645 00	Fire, Auto and Inland Transportation.....	46
195,200 00	41,476 94	None	107,366 43	None	1,121,137 82	Fire, Auto, Hail and Inland Transportation.....	47
None	1,876 83	613 35	310 63	None	77,610 80	Auto and Inland Trans....	48
None	9,740 00	None	30 43	None	64,301 43	Fire.....	49
None	22,885 59	None	4,463 40	None	76,848 99	Fire.....	50
None	83,289 79	48,413 75	153,140 29	None	3,904,676 53	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.....	51
1,017,440 00	3,737,344 51	277,318 87	3,670,109 62	541,288 22	48,395,101 16		

(c) Including \$5,000 guaranteed investment deposit (secured by allocation of mortgage loans).

(d) Including \$50,000, loans on collaterals.

TABLE X.—Showing the Assets in Canada of Foreign Companies transacting
FOREIGN COMPANIES—

No.	Companies	Commenced Business in Canada (Fire)	Real Estate	Loans on Real Estate	Bonds and Debentures
			\$ cts.	\$ cts.	\$ cts.
1	Ætna	1821	None	None	609,009 99
2	Agricultural	1870 to 1873, 1879 to 1897 and again in 1917	None	None	56,150 00
3	Alliance Insurance	August 30, 1917	None	None	194,750 00
4	American Alliance	January 27, 1919	None	None	30,300 00
5	American Central	December 17, 1912	None	None	284,980 93
6	American Equitable	October 6, 1919	None	None	50,000 00
7	American Insurance	June 28, 1912	None	None	56,940 00
8	American Lloyds	December 1, 1910	None	None	72,382 00
9	Boston	January 15, 1918	None	None	80,300 00
10	Caledonian-American	February 9, 1920	None	None	49,500 00
11	California	November 18, 1912	None	None	85,068 00
12	Citizens of Missouri	December 4, 1917	None	None	35,000 00
13	Columbia	October 11, 1917	None	None	522,513 40
14	Commercial Union of New York	November 29, 1917	None	None	20,000 00
15	Connecticut	June 28, 1886	None	None	279,630 00
16	Continental	August 31, 1910	None	None	590,845 00
17	Equitable Fire and Marine	April 3, 1913	None	None	137,507 22
18	Fidelity-Phenix	April 11, 1910	None	None	571,409 00
19	Fire Association of Philadelphia	March 16, 1918	None	None	56,893 34
20	Fireman's Fund	November 30, 1912	None	None	285,000 00
21	Firemen's Insurance	May 22, 1912	None	None	181,546 00
22	General of Paris	July 20, 1912	None	None	110,389 70
23	Girard	April 30, 1919	None	None	55,550 00
24	Glens Falls	November 28, 1913	None	5,000 00	488,990 00
25	Globe and Rutgers	March 6, 1914	None	None	982,211 40
26	Great American	December 7, 1904	None	None	663,711 00
27	Hardware Dealers	August 18, 1920	None	None	56,100 00
28	Hartford Fire	November 1836	None	None	1,842,528 41
29	Home Insurance	January, 1902	None	None	2,335 654 00
30	Individual Underwriters	November 22, 1921	None	None	51,480 00
31	Insurance Co. of North America	October 16, 1889	None	None	883,128 27
32	Insurance Co. of State of Pa.	March 22, 1912	None	None	195,918 20
33	Lumbermen's Underwriting Alliance	May 10, 1918	None	None	175,250 00
34	Manufacturing Lumbermen's	April 24, 1918	None	None	106,750 00
35	Manufacturing Woodworkers	May 28, 1920	None	None	50,500 00
36	Mechanics and Traders	January 4, 1918	None	None	20,400 00
37	Merchants Fire	December 26, 1917	None	None	142,253 80
38	Millers National	October 6, 1915	None	None	49,500 00
39	Minnesota Implement	August 18, 1920	None	None	55,350 00
40	National-Ben Franklin	May 23, 1914	None	None	397,234 93
41	National Fire of Hartford	August 3, 1908	None	None	677,350 00
42	National Liberty	September 28, 1920	None	None	58,100 00
43	National Union	August 12, 1911	None	None	308,713 80
44	La Nationale	February 13, 1914	None	None	523,724 16
45	Newark	March 6, 1918	None	None	123,200 00
46	New Hampshire	April 15, 1918	None	None	65,500 00
47	New Jersey	April 6, 1918	None	None	64,700 00
48	New York Reciprocal Underwriters	November 22, 1921	None	None	51,480 00
49	Niagara	July 19, 1912	None	None	399,250 00
50	Northwestern Mutual	May 10, 1918	None	None	178,667 79
51	Northwestern National	May 22, 1912	None	None	761,931 19
52	Pacific	May 10, 1921	None	None	51,000 00
53	Phenix of Paris	March 20, 1915	None	None	134,940 17
54	Phenix of Hartford	May 20, 1890	None	None	516,444 80
55	Providence Washington	January 9, 1912	None	None	291,610 00
56	Queen of America	November 2, 1891	None	None	853,868 87
57	Retail Hardware	August 18, 1920	None	None	55,390 00
58	St. Paul Fire and Marine	September 14, 1907	None	None	440,680 00
59	Security	November 29, 1921	None	None	120,150 00
60	Springfield Fire and Marine	November 5, 1908	None	None	608,090 00
61	Sterling	September 9, 1920	None	None	144,450 00
62	Stuyvesant	August 25, 1916	None	None	108,995 00
63	Tokio	March 12, 1920	None	None	50,040 00
64	L'Union of Paris	April 11, 1911	None	None	289,213 85
65	United States Fire	June 30, 1919	None	None	163,320 00
66	L'Urbaine	July 29, 1921	None	None	63,417 54
67	Vulcan	January 15, 1918	None	None	82,800 00
68	Westchester	May 28, 1912	None	None	358,506 13
	Total		None	5,000 00	20,458,157 89

business of Fire Insurance or of Fire and other Insurance in Canada.
ASSETS IN CANADA AT DECEMBER 31, 1921

Stocks	Cash on hand and in Banks or deposited with Government	Interest and Rents due and accrued	Agents' Balances and Premiums Uncollected	Other Assets	Total Assets in Canada	Nature of Business	No.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
None	344,279 48	7,925 62	64,671 38	None	1,025,886 47	Fire, Auto, Hail, Inland Trans. and Tornado.	1
None	19,796 83	None	13,753 77	None	89,700 60	Fire.	2
None	45,925 55	2,342 83	6,868 04	None	249,886 42	Fire, Auto & Inland Trans.	3
None	None	275 00	1,207 09	None	31,782 09	Fire and Auto.	4
None	44,515 91	4,597 79	38,085 66	298 91	372,479 20	Fire, Auto and Tornado.	5
None	14,779 18	229 16	15,221 37	None	80,229 71	Fire.	6
None	49,524 37	1,460 00	3,111 42	455 38	111,491 17	Fire.	7
None	9,088 91	1,463 00	2,139 01	None	85,072 92	Fire and Sprinkler.	8
None	13,924 67	None	17,821 35	None	112,046 02	Fire.	9
None	4,305 51	None	9,764 38	None	63,569 89	Fire.	10
None	19,686 20	1,375 57	14,495 60	None	120,625 37	Fire.	11
None	6,288 87	None	4,725 46	None	46,014 33	Fire.	12
None	83,136 04	5,267 47	20,621 51	1,288 61	632,827 03	Fire, Auto & Inland Trans.	13
None	5,967 29	29 00	1,484 87	None	27,481 16	Fire.	14
None	44,971 36	3,535 63	19,987 63	None	348,124 62	Fire and Hail.	15
None	36,606 29	8,517 16	76,804 13	None	712,772 58	Fire, Auto, Explosion, Hail and Tornado.	16
None	14,919 11	8,542 86	None	None	160,969 19	Fire, Auto and Explosion.	17
None	51,382 16	9,076 64	53,407 40	None	685,275 20	Fire, Auto, Explosion, Hail and Tornado.	18
None	33,962 69	656 98	2,714 02	None	94,227 03	Fire.	19
None	130,187 20	None	27,998 64	None	443,185 84	Fire, Auto & Inland Trans.	20
None	18,239 75	2,236 25	13,769 21	None	215,791 21	Fire.	21
None	5,428 90	2,261 51	17,390 00	34 10	135,504 21	Fire.	22
None	6,126 91	479 15	4,452 29	None	66,608 35	Fire and Tornado.	23
None	43,363 11	6,167 49	39,287 85	None	582,808 45	Fire, Auto, Explosion, Hail, Inland Trans., Sprinkler and Tornado.	24
None	415,797 30	10,127 22	125,393 52	184 54	1,533,713 98	Fire, Auto, Explosion and Inland Trans.	25
None	95,291 09	10,508 20	47,380 86	1,656 61	818,547 76	Fire, Auto, Explosion, Hail, Inland Trans., Sprinkler and Tornado.	26
None	7,581 18	1,260 40	9,990 79	None	74,932 37	Fire.	27
None	378,244 55	23,252 72	395,573 71	None	2,639,599 39	Fire, Auto, Explosion, Sprinkler, Tornado, Hail Inland Trans. and Rain.	28
None	790,055 54	None	278,465 48	None	3,404,175 02	Fire, Auto, Explosion, Sprinkler, Tornado, Hail, Crop and Rain.	29
None	29,723 64	476 67	439 53	None	82,119 84	Fire.	30
None	252,972 47	8,509 31	42,429 75	None	1,187,039 80	Fire, Auto, Explosion, Hail, Sprinkler & Inland Trans.	31
None	30,089 94	3,219 36	26,616 03	None	255,843 53	Fire and Tornado.	32
None	58,068 60	1,289 42	39,627 92	None	274,235 94	Fire.	33
None	16,658 82	801 04	19,653 07	None	143,862 93	Fire.	34
None	14,596 24	None	None	None	55,096 24	Fire.	35
None	4,558 68	106 25	2,112 36	None	27,177 29	Fire.	36
None	16,952 84	None	14,500 67	None	173,707 31	Fire and Hail.	37
None	23,289 54	1,041 25	7,065 45	None	80,896 24	Fire.	38
None	7,831 30	846 91	9,990 79	None	74,019 00	Fire.	39
None	28,646 02	6,186 77	22,118 05	None	454,185 77	Fire.	40
None	168,408 81	8,927 17	98,091 90	None	952,777 88	Fire, Auto and Tornado.	41
None	25,615 70	391 94	7,162 72	None	91,270 36	Fire.	42
None	38,687 13	3,262 92	35,080 81	None	385,744 66	Fire, Auto, Hail & Tornado.	43
None	71,831 40	2,052 89	73,859 16	None	671,467 61	Fire.	44
None	73,906 24	608 33	18,852 71	2,902 08	219,469 36	Fire and Auto.	45
None	5,678 92	None	8,164 46	None	79,343 38	Fire.	46
None	16,682 70	None	17,421 48	173 71	98,977 89	Fire and Auto.	47
None	28,940 00	476 67	1,397 50	None	82,294 17	Fire.	48
None	46,064 63	4,812 51	44,255 42	5,236 64	499,619 20	Fire, Auto, Explosion, Hail and Tornado.	49
None	36,347 61	4,164 66	56,584 26	5,700 00	281,464 32	Fire and Auto.	50
None	31,191 40	8,372 43	56,375 34	None	857,870 36	Fire, Auto and Tornado.	51
None	14,357 23	None	6,138 28	None	71,495 51	Fire.	52
None	45,495 76	None	23,816 93	9 26	204,262 12	Fire.	53
None	103,683 84	8,405 12	88,484 45	None	717,018 21	Fire and Auto.	54
None	47,871 52	4,341 66	2,960 78	None	346,783 96	Fire and Auto.	55
None	133,238 38	10,925 72	89,761 06	None	1,087,794 03	Fire, Auto & Inland Trans.	56
None	7,580 67	560 00	9,990 78	None	73,521 45	Fire.	57
None	61,826 31	6,244 01	70,321 70	1,339 48	580,411 50	Fire, Auto, Inland Trans. and Tornado.	58
None	870 72	545 74	2,606 70	None	124,173 16	Fire.	59
None	178,234 42	9,297 03	30,451 77	None	826,073 22	Fire, Auto, Hail, Sprinkler and Tornado.	60
None	11,417 02	875 44	7,375 32	None	164,117 78	Fire, Auto, Hail & Tornado.	61
None	32,741 78	1,325 00	14,215 62	None	157,279 40	Fire.	62
None	13,895 26	705 83	24,676 63	None	89,317 72	Fire.	63
None	22,834 91	497 69	36,617 29	None	349,163 74	Fire.	64
None	86,417 28	1,580 46	11,709 32	None	263,027 06	Fire, Accident, Explosion and Tornado.	65
None	17,485 63	None	23,661 82	11,744 97	116,309 96	Fire.	66
None	15,310 28	479 70	18,630 56	None	117,220 54	Fire.	67
None	45,958 59	2,780 97	38,552 89	None	445,798 58	Fire, Explosion and Hail.	68
None	4,599,338 18	215,698 52	2,428,359 72	31,024 29	27,737,578 60		

TABLE XI.—Showing the Liabilities in Canada of British Companies transacting business of Fire Insurance or of Fire and other Insurance in Canada.

BRITISH COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1921

No.	Companies	Reserve of Unsettled Losses in Canada (Fire)	Reserve of Unsettled Losses in Canada (Other)	Reserve of Unearned Premiums in Canada (Fire)	Reserve of Unearned Premiums in Canada (Other)	Sundry Liabilities in Canada (Fire and Other)	Total Liabilities in Canada	Excess of Assets over Liabilities in Canada	Nature of Business	No.
1	Alliance.....	\$ 31,468 38	\$ 24,579 61	\$ 243,826 16	\$ 73,517 36	\$ 19,608 08	\$ 393,000 09	\$ 445,666 15	Fire, Accident, Auto, Plate Glass and Sickness.	1
2	Atlas.....	37,073 88	None	458,153 96	None	19,447 41	514,675 25	290,987 00	Fire.....	2
3	Autocar.....	None	None	9,076 14	None	649 80	9,725 94	56,059 88	Fire.....	3
4	British Crown.....	47,416 45	13,717 26	275,922 17	143,004 09	187,116 68	667,176 65	161,074 36	Fire, Auto and Sail.....	4
5	British General.....	4,157 00	None	59,899 01	None	5,692 63	69,748 64	48,965 54	Fire, Auto and Sail.....	5
6	British Oak.....	None	None	8,935 31	None	None	8,935 31	66,815 44	Fire.....	6
7	British Traders.....	25,443 00	16,987 06	133,745 93	41,485 38	10,075 54	227,736 91	277,321 71	Fire, Auto and Sail.....	7
8	Caledonian.....	39,006 45	None	333,213 91	None	8,766 30	330,986 66	288,821 90	Fire.....	8
9	Car and General.....	2,822 80	1,514 21	61,611 54	27,909 42	33,190 49	137,048 46	393,182 60	Fire, Accident, Auto, Sail and Sickness.....	9
10	Caxton.....	None	None	None	None	5,847 03	5,847 03	69,476 17	Fire.....	10
11	Century.....	19,772 64	None	146,680 32	None	21,198 78	187,651 74	159,310 46	Fire.....	11
12	China.....	None	None	4,644 23	None	516 66	5,160 89	22,450 93	Fire.....	12
13	Commercial Union.....	65,782 63	None	641,414 77	None	17,658 77	724,856 17	1,096,044 62	Fire.....	13
14	Eagle, Star and British Dominions.....	33,243 81	5,000 00	211,729 44	57,658 07	125,148 55	432,784 87	16,681 05	Fire, Auto and Sail.....	14
15	Employers' Liability.....	50,105 63	384,615 04	434,753 02	443,937 24	64,586 74	1,378,002 67	988,145 79	Fire, Accident, Auto, Bur- glary, Explosion, Glee, Rob- bery, Sickness, S. and Boiler.	15
16	Essex and Suffolk.....	3,396 40	None	45,607 68	None	19,026 17	68,030 25	9,136 75	Fire.....	16
17	General Accident, Fire.....	48,586 18	None	239,870 20	1,311 10	32,038 76	321,806 24	369,365 69	Fire, Auto and Sail.....	17
18	Guardian Assurance.....	157,645 14	None	878,335 32	None	28,994 89	1,064,975 35	1,308,871 57	Fire.....	18
19	Law, Union and Rock.....	18,742 36	43,498 00	211,639 26	38,732 45	22,455 12	335,067 19	796,056 24	Fire, Accident, Auto, Bur- glary, Plate Glass and Sickness.....	19
20	Liverpool and London and Globe.....	116,859 31	None	992,980 96	None	72,747 76	1,152,588 03	1,755,341 37	Fire, Accident, Auto, Glee and Sickness.....	20
21	London Guarantee.....	95,515 00	169,546 92	346,354 52	234,978 03	236,720 53	1,083,115 00	1,013,104 64	Fire, Sickness and Com- bined Accident and Sickness.....	21
22	London and Lancashire.....	75,552 43	5,602 00	608,878 24	14,665 91	126,638 23	891,336 81	795,275 17	Fire and Auto.....	22
23	London Assurance.....	75,248 00	1,630 00	349,634 81	6,513 39	22,989 86	456,016 06	265,628 98	Fire, Auto and Inland Transportation.....	23
24	Marine.....	None	3,133 50	None	18,680 94	6,154 29	27,968 73	191,912 41	Auto and Inland Trans.....	24
25	Merchants Marine.....	3,212 24	None	62,687 09	None	837 60	66,736 93	78,859 18	Fire.....	25
26	Motor Union.....	400 00	9,344 00	44,007 04	34,993 12	1,250 76	89,904 92	93,482 72	Fire, Auto.....	26
27	National Benefit.....	20,382 21	8,272 46	54,269 50	35,581 73	1,496 82	120,002 72	127,342 80	Fire, Accident, Auto, Sail and Sickness.....	27
28	National Prov. Insurance.....	2 00	703 21	22,711 66	8,917 55	8,692 43	41,026 85	77,755 54	Fire and Plate Glass.....	28
29	North British and Mercantile.....	81,151 55	None	744,309 08	None	45,475 96	870,936 59	1,383,152 26	Fire, Accident, Auto, Bur- glary, Glee, Plate Glass and Sickness.....	29
30	Northern Assurance.....	71,079 00	22,390 00	634,297 18	79,389 40	29,813 64	836,979 22	629,319 11	Fire, Accident, Auto, Bur- glary, Glee, Plate Glass and Sickness.....	30
31	Norwich Union Fire.....	87,547 00	62,029 00	675,266 35	146,709 96	45,611 57	1,017,163 88	654,737 68	Fire, Accident, Auto, Bur- glary, Plate Glass and Sickness.....	31

32	Ocean, Accident and Guarantee.....	41,850 00	154,429 09	188,686 15	299,242 39	25,814 80	710,022 43	634,783 43	Fire, Accident, Auto, Burglary, Gtee, Plate Glass and Sickness.	32
33	Palatine.....	24,051 62	1,536 87	240,046 87	8,479 88	16,159 18	290,274 42	320,704 45	Fire and Auto.....	33
34	Parade.....	93 37	None	5,664 00	None	779 90	6,537 47	64,240 72	Fire.....	34
35	Phoenix of London.....	46,568 93	None	754,572 14	None	58,707 66	859,848 73	1,426,102 46	Fire.....	35
36	Provincial.....	23,942 00	None	95,379 60	None	8,694 50	128,016 10	162,038 67	Fire.....	36
37	Queensland.....	27,187 00	None	136,694 78	None	6,416 73	170,298 51	122,216 20	Fire.....	37
38	Railway Passengers.....	None	99,205 00	None	139,444 98	5,382 69	244,032 67	233,194 94	Accident, Auto, Burglary, Gtee, Plate Glass and Sickness.	38
39	Royal Exchange.....	9,935 00	11,580 74	388,940 11	72,779 01	22,905 01	506,139 87	764,711 73	Fire, Accident, Auto, and Sickness.	39
40	Royal Insurance.....	138,136 00	None	1,312,416 36	None	59,500 47	1,510,032 83	3,187,195 56	Fire.....	40
41	Royal Scottish.....	9,072 00	None	102,797 82	None	15,244 03	127,113 85	78,568 20	Fire.....	41
42	Scottish Metropolitan.....	17,931 12	52,651 00	84,201 10	83,813 81	15,900 64	254,497 67	89,406 92	Fire, Accident, Auto, Gtee and Sickness.	42
43	Scottish Union.....	27,515 00	3,474 00	279,923 36	12,873 97	35,918 40	359,704 73	1,005,617 52	Fire, Auto, Explosion, Sprinkler Leakage and Tornado.	43
44	Sun Insurance.....	40,137 74	636 00	542,388 08	4,748 48	18,004 11	605,914 41	652,921 55	Fire, Accident, Auto, Gtee and Sickness.	44
45	Traders and General.....	14,166 61	19,683 50	78,339 70	53,384 78	18,168 77	183,743 36	-16,446 57	Fire and Auto.....	45
46	Union Assurance.....	36,556 00	5,685 00	417,800 69	13,762 49	51,770 64	525,874 82	435,770 18	Fire, Auto and Inland Transportation.	46
47	Union of Canton.....	57,045 92	18,589 59	266,195 10	54,075 41	13,243 25	409,149 27	711,988 55	Fire, Auto, Hail and Inland Trans.	47
48	Union Marine.....	None	608 00	None	4,394 50	800 00	5,802 50	71,808 30	Auto and Inland Trans....	48
49	United British.....	None	None	26 79	None	11,408 41	11,435 20	52,866 23	Fire.....	49
50	Yangsze.....	114 74	None	16,471 56	None	11,368 46	16,934 76	59,894 23	Fire.....	50
51	Yorkshire.....	105,262 00	99,551 03	342,808 60	97,760 90	17,933 13	663,315 66	3,241,360 87	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.	51
Total.....		1,831,481 74	1,240,192 09	14,217,812 61	2,252,756 84	1,623,568 03	21,165,811 31	27,229,289 85		

TABLE XII—Showing the Liabilities in Canada of Foreign Companies transacting business of Fire Insurance, or of Fire and other Insurance in Canada.
FOREIGN COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1921.

No.	Companies	Reserve for Unsettled Losses in Canada (Fire)	Reserve for Unsettled Losses (Other)	Reserve of Unearned Premiums in Canada (Fire)	Reserve of Unearned Premiums (Other)	Sundry Liabilities in Canada (Fire and Other)	Total Liabilities in Canada	Excess of Assets over Liabilities in Canada	Nature of Business	No.
		\$	cts.	\$	cts.	\$	cts.	\$	cts.	
1	Ætna.....	48,416 88	4,923 35	274,824 55	15,872 53	8,247 26	332,284 57	673,601 90	Fire, Auto, Hail, Inland Trans. and Tornado.	1
2	Agricultural.....	6,345 10	None.	29,894 47	None.	1,000 00	37,239 57	52,461 03	Fire.	2
3	Alliance Insurance.....	7,204 00	411 00	83,098 20	209 00	362 10	91,254 30	158,602 12	Fire, Auto and Inland Trans.	3
4	American Alliance.....	1,473 04	33 31	2,420 76	60 12	618 11	4,605 34	27,176 75	Fire and Auto.	4
5	American Central.....	22,504 66	317 70	117,703 52	5,270 68	2,500 00	148,296 56	224,182 64	Fire, Auto and Tornado.	5
6	American Equitable.....	18,613 32	None.	50,206 24	None.	2,320 91	71,140 47	9,089 24	Fire.	6
7	American Insurance.....	6,551 01	None.	31,605 58	None.	1,092 91	39,249 50	72,241 67	Fire.	7
8	American Loyds.....	120 00	None.	5,323 67	2,821 75	1,051 01	9,316 43	75,756 49	Fire and Sprinkler.	8
9	Boston.....	12,311 79	None.	49,935 24	None.	3,220 52	65,497 55	46,548 47	Fire.	9
10	Caledonian-American.....	2,302 07	None.	40,091 68	None.	1,419 84	43,813 59	19,756 30	Fire.	10
11	California.....	5,751 14	None.	55,086 70	None.	9,126 45	69,964 29	50,661 08	Fire.	11
12	Citizens of Missouri.....	141 00	None.	21,724 16	None.	100 35	21,965 51	24,048 82	Fire.	12
13	Columbia.....	7,250 96	3,474 34	61,761 74	31,958 83	5,422 28	109,868 15	522,958 88	Fire, Auto and Inland Trans.	13
14	Commercial Union of N.Y.....	150 00	None.	5,295 24	None.	892 24	6,337 48	21,143 68	Fire.	14
15	Connecticut.....	7,485 88	94 02	109,327 06	None.	14,167 48	131,074 44	217,050 18	Fire and Hail.	15
16	Continental.....	36,283 90	4,203 10	293,816 13	13,913 34	14,824 10	363,040 57	349,732 01	Fire, Auto, Explosion, Hail and Tornado.	16
17	Equitable Fire and Marine.....	3,904 31	None.	24,329 90	212 36	2,435 09	30,881 66	130,087 53	Fire, Auto and Explosion	17
18	Fidelity-Phoenix.....	50,257 00	1,009 00	261,046 37	10,601 96	13,203 75	336,118 08	349,157 12	Fire, Auto, Explosion, Hail and Tornado.	18
19	Fire Association of Phila.....	8,315 09	None.	32,008 62	None.	1,103 03	41,426 74	52,800 29	Fire.	19
20	Fireman's Fund.....	18,837 40	46,519 62	122,872 91	6,342 37	3,000 00	197,572 30	245,613 54	Fire, Auto and Inland Trans.	20
21	Firemen's Insurance.....	15,995 79	None.	76,553 63	None.	26,309 88	118,859 30	96,931 91	Fire.	21
22	General of Paris.....	3,289 00	None.	81,540 90	None.	92,171 71	43,332 50	43,332 50	Fire.	22
23	Girard.....	3,182 10	None.	15,128 10	None.	681 84	18,992 14	47,616 21	Fire and Tornado.	23
24	Gleason Falls.....	57,562 00	6,019 00	112,617 41	17,123 60	23,119 91	216,441 92	366,366 53	Fire, Auto, Explosion, Hail, Inland Trans, Sprinkler and Tornado	24
25	Globe and Rutgers.....	164,489 48	13,525 94	404,412 86	54,300 57	31,549 93	668,278 78	865,435 20	Fire, Auto, Explosion, and Inland Trans.	25
26	Great American.....	93,020 00	9,169 00	275,478 46	20,321 47	15,212 98	413,401 91	405,145 85	Fire, Auto, Explosion, Hail, Inland Trans, Sprinkler and Tornado	26
27	Hardware Dealers.....	3,455 60	None.	18,590 50	None.	580 00	22,626 19	52,308 18	Fire.	27
28	Hartford Fire.....	143,893 64	5,260 05	939,120 88	107,091 62	63,312 92	1,258,679 11	1,380,920 28	Hail, In. Trans, Rain, Sprinkler and Tornado	28
29	Home Insurance.....	319,084 00	56,549 00	978,706 56	129,419 50	68,237 83	1,551,996 89	1,852,178 13	Fire, Auto, Explosion, Hail, Crop, Rain, Sprinkler and Tornado	29
30	Individual Underwriters.....	500 00	None.	1,511 36	None.	None.	2,011 36	80,108 48	Fire.	30

ABSTRACT OF STATEMENTS

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31	Insurance Co. of N. A.	56,780 65	8,096 50	443,514 34	54,585 42	1,604 29	564,581 20	622,458 60	Fire, Auto, Explosion, Hail, Inland Trans.
32	Insurance Co. of State of Pa.	35,344 81	None.	76,404 28	964 04	7,900 00	120,613 13	135,230 40	Fire, Auto, Explosion, Hail, Inland Trans.
33	Lumbermen's Underwriting Alliance.	47,450 00	None.	108,134 05	None.	2,146 00	157,730 05	176,505 89	Fire, Auto, Explosion, Hail, Inland Trans.
34	Manufacturing Lumbermen's.	3,000 00	None.	81,129 54	None.	None.	84,129 54	59,733 39	Fire, Auto, Explosion, Hail, Inland Trans.
35	Manufacturing Woodworkers.	26,818 63	None.	24,716 49	None.	4,552 75	56,087 87	9,005 37	Fire, Auto, Explosion, Hail, Inland Trans.
36	Mechanics Traders.	4,837 95	None.	46,899 16	None.	6,111 48	16,013 61	11,163 68	Fire, Auto, Explosion, Hail, Inland Trans.
37	Mechanics Fire.	1,383 00	None.	17,955 66	None.	3,226 88	51,509 04	122,198 27	Fire, Auto, Explosion, Hail, Inland Trans.
38	Millers National.	2,629 13	None.	18,590 50	None.	1,422 96	22,007 75	58,888 49	Fire, Auto, Explosion, Hail, Inland Trans.
39	Minesota Implement.	3,455 69	None.	99,183 46	None.	5,580 00	22,626 19	51,392 81	Fire, Auto, Explosion, Hail, Inland Trans.
40	National Fire and Marine.	11,597 31	None.	373,977 84	2,191 06	8,795 27	116,136 22	338,049 55	Fire, Auto, Explosion, Hail, Inland Trans.
41	National Fire of Hartford.	55,285 04	726 93	12,410 69	None.	8,795 27	440,976 14	511,801 74	Fire, Auto, Explosion, Hail, Inland Trans.
42	National Liberty.	14,008 00	None.	12,410 69	None.	1,040 76	27,459 45	63,810 91	Fire, Auto, Explosion, Hail, Inland Trans.
43	National Union.	46,509 46	1,260 00	136,243 27	3,815 18	7,500 00	195,327 91	100,416 75	Fire, Auto, Explosion, Hail, Inland Trans.
44	La Nationale.	31,296 00	None.	356,398 82	None.	91,076 74	478,771 56	192,606 05	Fire, Auto, Explosion, Hail, Inland Trans.
45	Newark.	9,583 00	2,000 00	64,506 70	1,525 20	4,162 04	81,777 84	137,691 52	Fire, Auto, Explosion, Hail, Inland Trans.
46	New Hampshire.	11,716 99	None.	34,082 91	None.	1,459 29	47,259 19	32,084 19	Fire, Auto, Explosion, Hail, Inland Trans.
47	New Jersey.	844 10	1,901 37	34,988 86	6,796 43	5,047 44	49,548 20	49,423 69	Fire, Auto, Explosion, Hail, Inland Trans.
48	New York Reciprocal Underwriters.	None.	None.	2,032 80	None.	None.	2,012 80	80,281 37	Fire, Auto, Explosion, Hail, Inland Trans.
49	Niagara.	40,277 00	325 00	156,169 27	4,017 19	8,439 20	209,227 66	290,391 54	Fire, Auto, Explosion, Hail, Inland Trans.
50	Northwestern Mutual.	6,202 48	190 00	166,365 97	6,078 48	5,046 24	183,883 17	97,581 15	Fire, Auto, Explosion, Hail, Inland Trans.
51	Northwestern National.	21,075 67	5,289 99	137,682 25	5,097 46	13,733 20	232,888 57	625,001 79	Fire, Auto, Explosion, Hail, Inland Trans.
52	Pacific.	2,805 00	None.	14,456 36	None.	8,012 12	131,172 72	54,371 43	Fire, Auto, Explosion, Hail, Inland Trans.
53	Phoenix of Paris.	9,821 00	None.	103,339 60	None.	27,445 27	333,401 28	83,089 40	Fire, Auto, Explosion, Hail, Inland Trans.
54	Phoenix of Hartford.	36,400 07	325 02	282,661 76	9,360 16	6,097 30	143,838 66	363,618 93	Fire, Auto, Explosion, Hail, Inland Trans.
55	Providence Washington.	11,397 08	3,649 00	111,969 22	9,324 56	6,097 30	143,838 66	202,953 30	Fire, Auto, Explosion, Hail, Inland Trans.
56	Queen of America.	78,690 00	13,815 00	480,438 22	33,674 44	69,785 75	676,433 41	411,340 62	Fire, Auto, Explosion, Hail, Inland Trans.
57	Retail Hardware.	3,455 69	None.	18,590 50	None.	580 00	22,626 19	50,805 26	Fire, Auto, Explosion, Hail, Inland Trans.
58	St. Paul Fire and Marine.	37,766 39	11,593 29	196,368 59	35,578 18	51,704 35	335,010 80	247,400 70	Fire, Auto, Explosion, Hail, Inland Trans.
59	Security.	22 77	None.	2,425 05	None.	689 27	3,137 09	121,038 07	Fire, Auto, Explosion, Hail, Inland Trans.
60	Springfield Fire and Marine.	113,101 93	404 10	216,980 50	10,331 38	4,253 10	331,071 01	475,002 21	Fire, Auto, Explosion, Hail, Inland Trans.
61	Sterling.	8,972 65	175 65	19,372 62	252 12	1,475 75	30,248 79	133,868 99	Fire, Auto, Explosion, Hail, Inland Trans.
62	Stuyvesant.	1,948 46	None.	42,955 93	None.	1,798 08	46,702 47	110,578 93	Fire, Auto, Explosion, Hail, Inland Trans.
63	Tokio.	5,075 00	None.	32,339 57	None.	1,620 73	39,065 30	50,288 42	Fire, Auto, Explosion, Hail, Inland Trans.
64	L'Union of Paris.	23,890 14	None.	177,180 50	None.	8,553 77	209,604 41	138,539 53	Fire, Auto, Explosion, Hail, Inland Trans.
65	United States Fire.	15,525 00	3,510 00	65,103 93	3,038 91	384 47	57,562 31	175,464 75	Fire, Auto, Explosion, Hail, Inland Trans.
66	L'Urbaine.	10,852 77	None.	36,823 23	None.	23,533 86	71,209 86	45,100 10	Fire, Auto, Explosion, Hail, Inland Trans.
67	Vulcan.	9,088 14	None.	52,830 82	None.	7,623 87	69,542 83	47,577 71	Fire, Auto, Explosion, Hail, Inland Trans.
68	Westchester.	30,430 11	None.	129,088 79	268 20	29,292 16	159,079 26	256,719 32	Fire, Auto, Explosion, Hail, Inland Trans.
Total.		1,897,757 36	204,971 28	9,010,893 15	606,127 11	740,045 07	12,459,793 97	15,277,784 64	

TABLE XIII.—Showing the Income and expenditure of Canadian Com-

CANADIAN COMPANIES—INCOME

INCOME

No.	Companies	Net Premiums Written (Fire)	Net Premiums Written (Other)	Interest, Rents and Dividends on Stocks, etc. earned (Fire and other)	Sundry earned (Fire and other)	Total Income
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Acadia Fire.....	232,215 77	28,577 29	46,293 60	(a) 145 82	307,232 48
2	Antigonish Farmers.....	1,321 50	None	163 10	None	1,484 60
3	Beaver Fire.....	36,338 95	None	23,997 97	(b) 4,262 94	64,599 86
4	British America.....	2,409,962 56	458,949 95	137,333 19	(c) 2,414 73	3,008,660 43
5	British Colonial.....	201,644 47	None	11,013 06	(d) 13,400 00	226,057 53
6	British Northwestern.....	202,707 33	None	21,358 26	(e) 2,514 42	226,580 01
7	Canada Accident and Fire.....	127,493 84	353,694 19	27,563 14	364 98	509,116 15
8	Canada National.....	230,110 39	None	165,926 74	181 00	396,218 13
9	Canada Security.....	98,841 79	317,644 15	16,806 64	(f) 22,279 17	455,571 75
10	Canadian Fire.....	387,573 89	32,598 03	87,282 69	(g) 8,185 74	515,640 35
11	Canadian Indemnity.....	121,662 75	178,330 13	32,090 34	None	332,083 22
12	Canadian Lumbermen's.....	727 22	None	743 65	(h) 11,807 93	13,278 80
13	Canadian Surety.....	None	286,945 87	24,808 32	None	311,754 19
14	Cumberland Farmers.....	1,894 35	None	107 66	35 00	2,037 01
15	Dominion Fire.....	437,615 19	105,295 45	32,516 42	None	575,427 06
16	Dom. of Canada Gtee. and Acct.....	77,039 80	964,330 70	46,564 31	None	1,087,934 81
17	Fire Insurance Co. of Canada.....	199,503 13	None	19,971 17	(i) 1,427 00	220,901 30
18	General Accident of Canada.....	48,616 31	666,072 57	35,899 64	(j) 10,806 87	761,395 39
19	Globe Indemnity.....	164,128 32	800,494 53	43,135 03	1,534 05	1,009,291 93
20	Grain Insurance.....	232,151 25	66,289 79	21,015 50	6,632 29	326,088 83
21	Guardian Ins. Co. of Canada.....	327,316 50	285,804 50	39,395 58	None	652,516 58
22	Halifax Fire.....	30,322 58	175 85	26,632 35	7,735 33	64,866 11
23	Hudson Bay.....	185,418 75	None	15,951 87	1 29	201,371 91
24	Imperial Gtee. and Acct.....	None	464,986 64	20,735 89	None	485,722 53
25	Imperial Underwriters.....	153,738 53	1,548 86	22,248 10	108 57	177,644 06
26	Kings Mutual.....	22,115 92	None	2,905 27	(k) 25 00	25,046 19
27	Liverpool-Manitoba.....	270,240 16	12,493 65	54,682 60	None	337,416 41
28	London and Lancashire Gtee. and Acct.....	None	481,013 89	31,441 25	1,961 44	514,416 58
29	London Mutual.....	352,337 19	94,057 16	25,645 11	676 05	472,715 51
30	Mercantile.....	282,844 23	None	28,293 30	6 39	311,143 92
31	Merchants Casualty.....	None	(k) 618,819 61	18,981 97	(l) 21,370 97	659,172 55
32	Mount Royal.....	666,277 40	40,296 07	80,133 83	(m) 2,588 30	789,295 60
33	Mutual Fire.....	19,752 28	None	3,838 52	None	23,590 80
34	North American Accident.....	None	413,797 63	20,608 27	None	434,405 90
35	North Empire.....	175,714 41	None	15,576 72	None	191,291 13
36	North West.....	163,667 74	None	22,010 33	5 10	185,683 17
37	Occidental.....	238,093 31	67,127 79	36,747 81	2,903 38	344,872 29
38	Pacific Coast.....	230,712 76	None	42,611 05	None	273,323 81
39	Pacific Marine.....	27,719 98	4,958 31	10,031 52	None	42,709 81
40	Pictou County Farmers.....	4,547 20	None	979 11	202 00	5,728 31
41	Quebec.....	355,872 09	None	40,607 22	None	396,479 31
42	Reliance.....	11,706 00	None	15,799 61	None	27,505 61
43	Scottish Canadian.....	65,745 03	16,782 29	7,631 75	5 00	90,164 07
44	Western.....	2,819,653 68	966,236 25	222,195,86	(n) 15,529 80	4,023,615 59
	Total.....	11,615,344 55	7,727,321 15	1,600,275 32	139,110 56	21,082,051 58

(a) Profit on sale of bond.

(b) Discount on purchase of mortgages.

(c) Including \$2,374 profit on sale of securities.

(d) Being \$4,545, premium on capital stock, and \$8,855, increased capital.

(e) Including \$1,014.42 profit on sale of investments.

(f) Including \$5,487 profit on sale of securities.

(g) Including \$952.49 profit on sale of securities.

(h) Including \$52.86 profit on sale of securities.

(i) Profit on sale of securities.

(j) Including \$490.24 profit on sale of securities.

(k) Including \$47,289 membership fees.

(l) Including \$1,005.76 profit on sale of securities.

(m) Including \$478.94 profit on sale of securities.

(n) Including \$11,204.42 profit on sale and maturity of bonds.

panies transacting Fire, Marine and other Insurance.

AND EXPENDITURE, 1921

EXPENDITURE

Net Losses Incurred (Fire)	Dividends or Bonus declared to shareholders (Fire and other)	GENERAL EXPENSES INCURRED (FIRE)		Expenditure incurred on account of Branches other than Fire & Life	Total Expenditure	e Excess of Premiums Written over Losses Incurred (Fire) — d The Reverse	Excess of Income over Expenditure — d The Reverse	No.
		Commis- sion or Brokerage	Other					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
142,194 81	24,000 00	40,486 35	64,102 06	41 013 15	311,796 37	e 90,020 96	d 4,563 89	1
43 07	None	None	246 80	None	289 87	e 1,278,43	e 1,194 73	2
9,282 83	38,343 80	—9,055 81	26,451 82	None	65,022 64	e 27,056 12	d 422 78	3
1,520,804 81	38,500 00	533,590 12	624,638 07	931,668 19	3,649,201 19	e 889,157 75	d 640,540 76	4
142,245 36	None	29,749 33	85,965 07	None	257,959 76	e 59,399 11	d 31,902 23	5
93,576 80	None	56,236 13	29,868 87	None	179,681 80	e 109,130 53	e 46,898 21	6
46,150 74	4,332 00	18,763 49	57,552 11	351,234 08	478,032 42	e 81,343 10	e 31,083 73	7
95,783 22	112,127 80	40,009 76	(a)112,638 57	None	360,559 35	e 134,327 17	e 35,658 78	8
58,212 33	None	12,175 55	55,952 33	446,208 07	572,548 28	e 40,629 46	d 116,976 53	9
152,095 98	100,000 00	38,581 24	141,797 23	36,267 71	468,742 16	e 235,477 91	e 46,898 19	10
58,999 47	None	31,731 58	13,727 07	227,381 07	331,839 19	e 62,663 28	e 244 03	11
None	None	4,845 22	3,474 10	None	8,319 32	e 727 22	e 4,959 48	12
None	17,500 00	None	None	302,454 91	319,954 91	None	d 8,200 72	13
2,268 50	None	None	426 63	None	2,695 13	d 374 15	d 658 12	14
276,600 81	None	95,228 91	115,086 87	269,618 26	756,534 85	e 161,014 38	d 181,107 79	15
23,108 63	37,200 00	18,719 74	18,762 73	903,834 45	1,001,625 55	e 53,931 17	e 86,309 26	16
103,134 41	None	26,126 41	53,279 54	None	182,540 36	e 96,368 72	e 38,360 94	17
21,626 94	25,000 00	7,710 80	14,045 97	619,847 67	688,231 38	e 26,989 37	e 73,164 01	18
59,242 23	15,000 00	35,553 69	34,165 06	951,743 96	1,095,704 94	e 104,886 09	d 86,413 01	19
117,290 85	None	None	74,942 03	60,595 16	252,828 04	e 114,860 40	e 73,260 79	20
215,611 54	None	80,526 86	60,197 77	252,787 46	609,123 63	e 111,704 96	e 43,392 95	21
13,333 83	14,400 00	1,962 94	26,707 92	17 80	56,422 49	e 16,988 75	e 8,443 62	22
127,208 35	None	25,131 83	67,724 04	None	220,064 22	e 58,210 40	d 18,792 31	23
None	20,000 00	None	None	485,917 64	505,917 64	None	d 20,195 11	24
62,281 39	9,148 00	22,069 59	33,601 33	3,967 15	131,067 46	e 91,457 14	e 46,576 60	25
12,260 80	None	None	4,884 37	None	17,145 17	e 9,855 12	e 7,901 02	26
107,053 17	34,500 01	41,540 16	84,566 15	21,449 07	289,108 56	e 163,186 99	e 48,307 85	27
None	40,000 00	None	None	478,235 01	518,235 01	None	e 3,818 43	28
413,579 89	2,750 00	9,961 82	179,396 02	121,397 06	727,084 79	d 61,242 70	d 254,369 28	29
120,724 94	50,000 00	60,894 23	68,212 91	None	299,832 08	e 162,119 29	e 11,311 84	30
None	15,026 03	None	None	(b)631,682 23	646,708 26	None	e 12,464 29	31
387,420 62	25,000 00	112,497 57	46,651 19	150,709 95	722,279 33	e 278,856 78	e 57,016 27	32
8,920 04	None	9,772 04	3,507 83	None	22,199 91	e 10,832 24	e 1,390 89	33
None	4,556 59	None	None	438,189 81	442,746 40	None	e 8,340 50	34
121,564 48	None	41,295 41	51,515 67	None	214,375 56	e 54,149 93	d 23,084 43	35
80,478 63	20,000 00	33,087 23	36,426 44	None	169,992 30	e 83,189 11	e 15,690 87	36
149,973 38	None	38,123 63	80,756 81	69,650 82	338,504 64	e 88,119 93	e 6,367 65	37
125,651 34	None	33,570 33	68,666 16	None	227,887 83	e 105,061 42	e 45,435 98	38
30,249 92	None	10,458 29	3,954 35	32,981 86	77,644 42	d 2,529 94	d 34,934 61	39
375 10	None	None	998 33	None	1,373 43	e 4,172 10	e 4,354 88	40
121,762 97	75,000 00	71,962 91	93,061 63	None	361,787 51	e 234,109 12	e 34,691 80	41
1,257 80	None	1,071 09	9,738 76	None	12,067 65	e 10,448 20	e 15,437 96	42
27,853 31	None	8,070 47	16,585 41	14,473 27	66,982 46	e 37,891 72	e 23,181 61	43
1,775,578 22	115,000 00	548,250 91	826,982 31	1,478,081 17	4,743,892 61	e 1,044,075 46	d 720,277 02	44
6,825,801 51	837,384 23	2,130,699 82	3,291,258 33	9,321,406 98	22,406,550 87	e 4,789,543 04	d 1,324,499 29	

(a) Including \$29,360.89 investment expenses.

(b) Including \$46,948.63 policy fees retained by agents.

DEPARTMENT OF INSURANCE

TABLE XIV.—Showing the Income and Expenditure in Canada of

BRITISH COMPANIES—INCOME

INCOME

No.	Companies	Net Premiums Written (Fire)	Net Premiums Written (Other)	Interest, Rents and Dividends on Stock Earned (Fire and other)	Sundry income Earned (Fire and other)	Total Income
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Alliance.....	371,440 26	342,670 40	None	None	714,110 66
2	Atlas.....	733,557 20	None	35,672 64	747 66	769,977 50
3	Autocar.....	21,947 71	None	None	None	21,947 71
4	British Crown.....	494,327 51	311,576 08	1,329 48	None	807,233 07
5	British General.....	114,080 73	None	242 24	None	114,322 97
6	British Oak.....	21,513 11	None	None	None	21,513 11
7	British Traders.....	252,073 45	211,310 27	3,123 14	None	466,506 86
8	Caledonian.....	464,464 44	None	31,982 38	None	496,446 82
9	Car and General.....	162,709 66	238,954 41	20,538 74	None	422,202 81
10	Canton.....	15,377 89	None	43 50	None	15,421 39
11	Century.....	284,781 66	None	9,184 13	None	293,965 79
12	China.....	7,986 27	None	None	None	7,986 27
13	Commercial Union.....	987,681 21	None	105,531 14	None	1,093,212 35
14	Eagle, Star and British Dominions.....	408,691 20	127,554 19	4,202 92	None	540,448 31
15	Employers' Liability.....	229,123 87	1,554,166 08	5,558 84	None	2,288,848 79
16	Essex and Suffolk.....	80,986 27	None	1,018 02	None	82,004 29
17	General Accident, Fire.....	393,792 51	164,832 82	36,949 91	185 80	595,761 04
18	Guardian Assurance.....	1,585,748 84	None	24,538 93	None	1,610,287 77
19	Law, Union and Rock.....	324,029 42	119,668 84	33,334 50	None	477,032 76
20	Liverpool and London and Globe.....	1,483,061 93	None	119,744 77	None	1,602,806 70
21	London Guarantee.....	620,063 39	785,730 86	48,962 58	None	1,454,756 83
22	London and Lancashire.....	1,063,548 04	45,896 95	52,410 96	179 93	1,162,035 88
23	London Assurance.....	559,681 89	42,207 01	34,447 24	None	636,336 14
24	Marine.....	None	79,575 46	4,053 01	None	83,628 47
25	Merchants Marine.....	149,511 15	None	201 80	None	149,712 95
26	Motor Union.....	100,665 46	101,143 33	2,984 62	12 75	204,806 16
27	National Benefit.....	113,316 26	138,031 19	None	None	251,347 45
28	National Prov. Insurance.....	66,360 05	24,006 92	3,133 00	None	93,499 97
29	North British and Mercantile.....	1,118,723 24	None	80,741 71	None	1,199,464 95
30	Northern Assurance.....	1,066,706 68	211,517 68	69,062 04	9 00	1,347,295 40
31	Norwich Union Fire.....	1,097,236 85	419,226 03	70,805 51	481 94	1,587,750 33
32	Ocean, Accident and Guarantee.....	288,225 81	861,204 90	8,621 66	None	1,158,052 37
33	Palatine.....	409,237 78	22,230 82	32,474 14	None	463,942 74
34	Patriotic.....	13,258 56	None	None	None	13,258 56
35	Phoenix of London.....	1,225,353 40	None	95,097 31	141 82	1,320,592 53
36	Provincial.....	183,829 05	None	1,909 91	None	185,738 96
37	Queensland.....	275,861 60	None	4,522 33	4,617 43	285,001 36
38	Railway Passengers.....	None	342,856 65	897 73	None	343,754 38
39	Royal Exchange.....	634,612 15	176,623 35	23,904 98	None	835,140 48
40	Royal Insurance.....	1,895,573 08	None	222,567 04	None	2,118,140 12
41	Royal Scottish.....	201,235 49	None	7,695 34	None	208,930 83
42	Scottish Metropolitan.....	152,000 00	330,275 79	4,666 76	None	486,942 55
43	Scottish Union.....	414,758 31	27,542 32	29,735 89	None	472,036 52
44	Sun Insurance.....	871,445 87	10,062 29	25,534 09	79 25	907,121 50
45	Traders and General.....	183,110 80	128,196 65	1,366 25	None	312,673 70
46	Union Assurance.....	690,984 18	46,205 87	47,001 78	7 72	784,199 55
47	Union of Canton.....	537,681 84	288,232 27	33,686 14	None	859,550 25
48	Union Marine.....	None	12,005 11	3,970 00	None	15,975 11
49	United British.....	42 97	None	None	None	42 97
50	Yangtze.....	45,737 74	None	3,332 65	None	49,070 39
51	Yorkshire.....	497,744 73	324,025 78	198,747 27	None	1,020,517 78
	Totals.....	23,413,831 51	7,487,528 32	1,545,529 02	6,463 30	32,453,352 15

British Companies transacting the Business of Fire and other Insurance.

AND EXPENDITURE, 1921

EXPENDITURE

Losses Incurred (Fire)	General Expenses Incurred (Fire)		Expenditure Incurred on account of Branches other than Fire and Life	Total Expenditure	e Excess of Premiums Written over Losses Incurred. (Fire) d The Reverse	e Excess of Income over Expenditure d The Reverse	No.
	Commission or Brokerage	Other					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
195,366 22	90,479 28	49,658 66	447,994 05	783,498 21	176,074 04	69,387 55	1
367,530 57	150,273 73	187,550 79	None	705,355 09	366,026 63	64,622 41	2
1,356 05	6,584 32	5,119 98	None	13,060 35	20,591 66	8,887 36	3
363,174 26	121,681 27	78,304 82	397,903 16	961,063 51	131,153 25	153,830 44	4
48,266 77	27,239 52	19,625 88	None	95,132 17	65,813 96	19,190 80	5
None	5,880 68	2,301 69	None	8,182 37	21,513 11	13,330 74	6
158,145 46	61,344 26	33,763 38	286,963 28	540,216 38	93,927 99	73,709 52	7
248,722 25	90,014 88	170,370 70	None	509,107 83	215,742 19	12,661 01	8
44,922 51	36,990 96	28,964 47	271, 29 84	382,168 78	117,787 15	40,034 03	9
30,519 36	6,262 07	6,354 12	None	43,135 55	15,141 47	27,714 16	10
141,355 13	84,192 86	26,133 51	None	251,681 50	143,426 53	42,284 29	11
2,720 83	1,996 57	1,300 61	None	6,018 01	5,265 44	1,968 26	12
617,201 39	204,768 07	190,669 02	None	1,012,638 48	370,479 82	80,573 87	13
252,876 85	96,027 84	66,594 23	132,970 18	548,469 10	155,814 35	8,020 79	14
369,381 95	153,957 41	179,131 51	1,464,152 57	2,166,623 44	359,741 92	122,225 35	15
28,483 64	16,190 32	24,149 50	None	68,823 46	52,502 63	13,180 83	16
261,397 10	91,145 36	111,465 63	200,422 23	664,430 32	132,395 41	68,669 28	17
877,686 43	309,557 92	218,831 41	None	1,406,075 76	708,062 41	204,212 01	18
144,714 60	75,003 55	66,698 15	185,884 42	472,300 72	179,314 82	4,732 04	19
746,720 12	288,755 79	293,141 40	None	1,328,617 31	736,341 81	274,189 39	20
613,331 79	137,302 84	111,192 06	866,179 32	1,728,006 01	6,731 60	273,249 18	21
459,238 61	204,234 86	190,894 39	37,739 94	892,107 80	604,309 43	269,928 08	22
293,324 11	104,929 08	120,994 80	22,170 32	541,418 31	266,357 78	94,917 83	23
None	None	None	75,493 65	75,493 65	None	8,134 82	24
29,069 28	28,428 42	31,904 76	None	89,402 46	120,441 87	60,310 49	25
16,945 09	21,711 33	40,749 66	123,345 22	202,751 30	83,720 37	2,054 86	26
86,561 76	32,633 70	15,130 39	153,869 46	288,195 31	26,754 50	36,847 86	27
19,189 84	14,809 79	8,527 44	20,814 45	63,341 52	47,170 21	30,158 45	28
625,497 49	216,770 87	212,759 98	None	1,055,028 34	493,225 75	144,436 61	29
636,137 25	209,695 12	188,735 98	221,250 18	1,255,818 53	430,569 43	91,476 87	30
543,158 76	233,434 67	252,956 99	413,108 05	1,442,658 47	554,078 09	145,091 86	31
216,616 36	59,830 40	74,369 32	794,660 80	1,145,476 88	71,609 45	12,575 49	32
205,363 16	88,215 84	77,081 06	19,721 20	390,381 26	203,874 62	73,561 48	33
93 57	1,467 70	5,779 91	None	7,341 18	13,164 99	5,917 38	34
652,092 71	274,055 26	431,563 93	None	1,357,711 90	573,260 69	37,119 37	35
90,060 04	47,011 07	13,409 15	None	150,480 26	93,769 01	35,258 70	36
154,556 15	79,287 08	22,452 58	None	256,295 81	121,305 45	28,705 55	37
None	None	None	371,508 05	371,508 05	None	27,753 67	38
268,728 71	133,548 43	103,515 14	176,914 96	682,707 24	365,883 44	152,433 24	39
1,175,869 95	350,814 20	399,875 72	None	1,926,559 87	719,703 13	191,580 25	40
106,805 42	45,467 79	47,329 00	None	199,602 21	94,430 07	9,328 62	41
50,564 50	36,361 79	43,433 40	343,189 79	473,549 48	101,435 50	13,393 07	42
183,919 36	95,502 83	88,043 08	25,708 90	393,174 17	230,838 95	78,862 35	43
431,731 04	183,713 39	152,817 18	12,307 55	780,569 16	439,714 83	126,552 34	44
126,734 72	60,700 11	8,500 45	121,367 17	317,302 45	56,376 08	4,628 75	45
415,206 68	133,263 58	192,839 99	27,823 49	769,133 74	275,777 50	15,065 81	46
421,178 75	132,802 17	71,303 39	267,941 08	893,225 39	116,453 09	33,675 14	47
None	None	None	15,150 42	15,150 42	None	822 69	48
None	12 54	1,668 41	None	1,680 95	42 97	1,637 98	49
26,222 65	14,261 46	5,436 13	None	45,920 24	19,515 09	3,150 15	50
421,583 02	111,873 26	97,046 93	352,687 82	983,191 03	76,161 71	37,326 75	51
13,170,322 26	4,970,486 24	4,770,440 68	7,850,532 55	30,761,781 73	10,243,509 25	1,691,570 42	

TABLE XV.—Showing the Income and Expenditure in Canada of

FOREIGN COMPANIES—INCOME

INCOME

No.	Companies	Net Premiums Written (Fire).	Net Premiums Written (Other).	Interest, Rents and Dividends on Stock Earned (Fire and other).	Sundry Income Earned (Fire and other)	Total Income
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Ætna.....	493,924 63	60,315 81	36,756 17	None	590,996 61
2	Agricultural.....	63,552 16	None	1,401 96	None	64,954 12
3	Alliance Insurance.....	161,588 02	—1,914 81	6,893 68	None	166,566 89
4	American Alliance.....	5,503 69	122 76	1,650 00	300 00	7,576 45
5	American Central.....	227,566 20	8,712 42	15,250 79	None	251,529 41
6	American Equitable.....	111,018 21	None	3,265 06	None	114,283 27
7	American Insurance.....	64,558 34	None	2,920 00	None	67,478 34
8	American Lloyds.....	12,933 80	2,973 76	3,311 32	None	19,218 88
9	Boston.....	99,378 05	None	3,679 02	None	103,057 07
10	Caledonian-American.....	64,990 38	None	3,752 51	None	68,742 89
11	California.....	107,738 82	None	7,053 46	None	114,792 28
12	Citizens of Missouri.....	36,384 53	None	21 75	None	36,406 28
13	Columbia.....	127,469 03	87,357 18	19,554 62	9 88	234,370 71
14	Commercial Union of N.Y.	7,353 97	None	None	None	7,353 97
15	Connecticut.....	188,809 13	159,559 86	31,099 20	None	379,468 19
16	Continental.....	496,664 79	175,427 54	15,074 07	None	687,166 40
17	Equitable Fire and Marine.....	49,385 73	719 59	18,921 20	None	69,027 52
18	Fidelity-Phenix.....	466,780 15	104,635 26	11,092 24	None	582,507 65
19	Fire Association of Phila.....	67,523 89	None	2,875 73	4,563 88	74,963 50
20	Fireman's Fund.....	219,511 33	25,146 34	1,495 84	None	246,153 51
21	Firemen's Insurance.....	97,131 10	None	1,558 06	None	98,689 16
22	General of Paris.....	140,727 36	None	305 11	None	141,032 47
23	Girard.....	22,071 13	—29 25	956 03	None	22,997 91
24	Glens Falls.....	205,541 95	201,814 35	22,317 61	None	430,673 91
25	Globe and Rutgers.....	830,059 64	104,487 08	57,049 47	None	991,596 19
26	Great American.....	517,223 40	108,133 17	36,444 35	866 06	662,666 98
27	Hardware Dealers.....	42,732 98	None	44 58	3,378 52	46,203 08
28	Hartford Fire.....	1,539,646 24	666,465 50	178,823 57	None	2,384,935 31
29	Home Insurance.....	1,711,784 97	681,907 03	146,382 32	None	2,540,074 32
30	Individual Underwriters.....	1,919 02	None	1,501 02	624 50	4,044 54
31	Insurance Co. of N.A.....	807,139 68	177,202 38	38,922 08	None	1,023,264 14
32	Insurance Co. of State of Pa.....	147,251 58	None	10,754 22	None	158,005 80
33	Lumbermen's Underwriting Alliance.....	271,299 96	None	10,669 78	1,778 58	283,748 32
34	Manufacturing Lumbermen's.....	210,603 21	None	None	801 72	211,404 93
35	Manufacturing Woodworkers.....	76,894 40	None	None	None	76,894 40
36	Mechanics and Traders.....	22,544 89	None	850 00	1,763 16	25,158 05
37	Merchants Fire.....	102,086 63	142,771 25	3,935 26	None	248,793 14
38	Millers National.....	97,567 36	None	5,784 04	None	43,351 40
39	Minnesota Implement.....	42,779 98	None	45 20	3,628 52	46,453 70
40	National-Ben Franklin.....	157,431 85	None	21,721 69	31 25	179,184 79
41	National Fire of Hartford.....	682,243 13	4,330 15	42,617 47	None	729,190 75
42	National Liberty.....	29,776 64	None	391 94	None	30,168 58
43	National Union.....	263,657 07	56,035 87	25,500 61	2 87	345,196 42
44	La Nationale.....	587,792 80	None	7,912 41	None	595,705 21
45	Newark.....	110,590 40	5,045 91	7,049 43	None	122,685 74
46	New Hampshire.....	71,482 44	None	3,088 88	None	74,571 32
47	New Jersey.....	64,497 18	18,477 48	1,068 92	None	84,043 58
48	New York Reciprocal Underwriters.....	4,120 58	None	1,457 06	637 00	6,214 64
49	Niagara.....	313,059 91	19,372 83	21,805 74	None	354,238 48
50	Northwestern Mutual.....	415,705 95	8,452 34	3,891 70	37,862 17	465,912 16
51	Northwestern National.....	281,325 80	12,867 41	16,314 59	18,338 45	328,846 25
52	Pacific.....	30,666 66	None	None	None	30,666 66
53	Phenix of Paris.....	176,455 04	None	329 41	None	176,784 45
54	Phoenix of Hartford.....	424,632 93	179,519 20	68,432 43	None	662,584 56
55	Providence Washington.....	229,185 92	30,153 45	10,402 50	None	269,741 87
56	Queen of America.....	751,791 49	87,369 59	44,355 77	None	883,516 85
57	Retail Hardware.....	42,779 98	None	44 57	3,378 52	46,203 07
58	St. Paul Fire and Marine.....	380,808 36	83,446 97	23,316 84	4 77	487,576 94
59	Security.....	3,616 41	None	545 74	None	4,162 15
60	Springfield Fire and Marine.....	381,388 58	30,331 76	33,437 03	None	445,157 37
61	Sterling.....	48,894 22	33,606 34	4,734 10	None	87,234 66
62	Stuyvesant.....	104,977 81	None	6,742 90	50 76	111,771 47
63	Tokio.....	88,066 64	None	3,350 08	119 41	91,536 13
64	L'Union de Paris.....	293,476 74	None	4,758 30	None	298,235 04
65	United States Fire.....	133,539 21	9,136 71	5,418 75	None	148,094 67
66	L'Urbaine.....	76,092 57	None	None	11,187 50	87,280 07
67	Vulcan.....	114,127 76	None	3,069 00	None	117,196 76
68	Westchester.....	250,494 59	160,356 05	17,306 86	None	428,157 50
	Totals.....	16,413,366 99	3,445,180 33	1,081,456 04	89,327 52	21,029,330 88

Foreign Companies transacting the Business of Fire and other Insurance.

AND EXPENDITURE, 1921.

EXPENDITURE

Losses Incurred (Fire)	General Expenses Incurred (Fire)		Expenditure incurred on account of Branches other than Fire and Life	Total Expenditure	e Excess of Premiums Written over Losses Incurred (Fire)		e Excess of Income over Expenditure d The Reverse	No.
	Commission or Brokerage	Other			d The Reverse			
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
261,584 42	102,664 35	61,449 85	83,514 59	509,213 21	e 232,340 21	e 81,783 40	1	
24,659 52	16,781 46	6,450 99	None	47,891 97	e 38,892 64	e 17,062 15	2	
113,018 13	29,776 34	18,168 61	13,339 63	174,302 71	e 48,569 89	e 7,735 82	3	
1,109 92	1,599 70	295 90	150 16	3,155 68	e 4,393 77	e 4,420 77	4	
127,963 25	72,637 12	4,964 86	5,756 26	211,321 52	e 99,602 92	e 40,207 89	5	
80,609 25	24,459 36	19,774 60	None	124,843 21	e 30,408 96	e 10,559 94	6	
32,459 51	18,101 20	9,644 44	None	60,205 15	e 32,098 83	e 7,273 19	7	
3,885 06	1,783 54	3,753 21	1,469 98	10,891 79	e 9,048 74	e 8,327 09	8	
62,634 58	25,107 91	15,651 80	None	103,394 29	e 36,743 47	e 337 22	9	
16,829 50	12,219 58	14,693 68	None	43,742 76	e 48,160 88	e 25,000 13	10	
46,707 42	26,635 00	19,395 91	None	92,738 33	e 61,031 40	e 22,053 95	11	
17,168 93	9,033 37	4,099 74	None	30,302 04	e 19,215 60	e 17,426 40	12	
92,646 33	33,398 19	26,633 28	64,266 51	216,944 31	e 34,822 70	e 17,426 40	13	
2,492 00	1,838 49	1,082 28	None	5,412 77	e 4,861 97	e 1,941 20	14	
85,115 90	50,605 14	31,496 09	225,098 72	392,315 85	e 103,693 23	e 12,847 66	15	
337,496 26	111,388 39	100,090 10	249,249 16	798 223 91	e 159,168 53	e 111,057 51	16	
34,904 17	14,747 59	1,038 13	141 55	50,831 44	e 14,482 56	e 18,196 08	17	
284,092 01	107,302 29	84,587 34	162,939 78	638,921 42	e 182,688 14	e 56,413 77	18	
41,939 70	18,350 59	5,912 81	None	66,263 10	e 25,524 19	e 8,700 40	19	
142,971 76	50,873 99	28,322 99	53,751 97	275,920 71	e 76,539 57	e 29,767 20	20	
71,776 93	24,091 82	20,440 00	None	116,308 75	e 25,354 17	e 17,619 59	21	
96,668 55	33,201 53	29,105 30	None	158,975 38	e 44,058 81	e 17,942 91	22	
21,637 57	5,178 40	7,480 95	None	34,296 92	e 433 56	e 11,299 01	23	
174,640 38	41,489 70	44,057 27	299,082 65	559,270 00	e 31,991 57	e 128,596 09	24	
699,160 37	145,944 78	157,087 58	78,831 88	1,081,024 61	e 130,899 27	e 89,428 42	25	
346,565 38	121,637 26	92,728 84	128,581 91	689,513 39	e 170,658 02	e 26,846 41	26	
12,926 04	13,772 56	7,846 24	None	34,544 84	e 29,853 94	e 11,658 24	27	
615,356 77	354,481 96	332,529 03	899,682 48	2,202,080 24	e 924,259 47	e 182,855 07	28	
1,253,273 75	425,243 37	271,319 56	1,167,694 45	3,117,531 13	e 458,511 22	e 577,456 81	29	
500 00	None	1,038 32	None	1,538 32	e 1,419 02	e 5,506 22	30	
479,650 15	202,843 47	76,460 94	175,295 34	934,249 90	e 327,489 53	e 89,014 24	31	
123,530 10	38,477 66	25,554 55	255 36	188,117 67	e 23,721 48	e 29,240 82	32	
186,394 20	None	94,734 16	None	281,128 36	e 84,905 76	e 2,619 96	33	
206,097 22	None	67,846 98	None	273,944 20	e 4,505 99	e 62,539 27	34	
114,577 96	None	20,628 86	None	135,206 82	e 37,683 56	e 58,312 42	35	
19,601 47	5,342 84	2,116 26	None	27,060 57	e 2,943 42	e 1,902 52	36	
29,597 73	23,531 76	16,396 02	222,887 24	292,412 75	e 72,488 90	e 43,619 61	37	
21,887 09	10,894 62	3,899 67	None	36,681 38	e 15,680 27	e 6,670 02	38	
12,926 04	13,776 07	7,846 24	None	34,543 35	e 29,853 94	e 11,905 35	39	
69,355 66	30,511 46	30,791 63	657 35	131,316 10	e 88,076 19	e 47,868 69	40	
658,214 00	120,021 62	119,187 84	6,367 37	903,790 83	e 24,029 13	e 174,600 08	41	
17,870 87	6,706 02	15,361 22	None	39,938 11	e 11,905 77	e 9,769 53	42	
199,995 47	63,733 60	39,835 80	62,802 73	366,367 60	e 63,661 60	e 21,171 18	43	
340,472 04	63,848 55	79,026 40	None	483,346 99	e 247,320 76	e 112,358 22	44	
66,174 05	16,766 05	21,041 60	6,233 62	110,215 32	e 44,416 35	e 12,470 42	45	
60,899 12	18,633 93	12,979 77	None	92,512 82	e 10,583 32	e 17,941 50	46	
23,458 22	18,148 30	10,038 76	16,970 79	68,616 07	e 41,038 96	e 15,427 51	47	
None	None	1,261 08	None	1,261 08	e 4,120 58	e 4,953 56	48	
187,380 94	57,816 69	92,226 26	22,412 50	359,836 39	e 125,678 97	e 5,597 91	49	
137,171 89	958 67	131,060 62	10,643 92	279,835 10	e 278,534 06	e 186,077 06	50	
99,896 42	60,959 18	43,928 24	22,070 41	226,854 25	e 181,429 38	e 101,992 00	51	
6,644 19	8,270 51	1,643 96	None	16,558 66	e 24,022 47	e 14,108 00	52	
112,115 88	40,354 68	32,553 24	None	185,023 80	e 64,339 16	e 8,239 35	53	
243,360 65	83,813 76	90,894 60	243,249 68	661,318 69	e 181,272 28	e 11,265 87	54	
154,560 41	39,156 54	20,091 52	35,932 02	249,740 49	e 74,625 51	e 20,001 38	55	
427,633 21	151,750 21	148,198 31	110,746 85	838,328 58	e 324,158 28	e 45,188 27	56	
12,926 04	13,773 52	7,846 24	None	34,545 80	e 29,853 94	e 11,657 27	57	
147,297 10	79,003 06	72,397 09	92,274 96	390,972 21	e 233,511 26	e 96,604 73	58	
19 46	982 40	752 83	None	1,754 69	e 3,596 95	e 2,407 46	59	
289,089 66	94,535 30	59,242 23	55,651 46	498,518 65	e 92,298 92	e 53,361 28	60	
14,129 20	11,287 52	12,372 92	48,031 78	85,821 42	e 34,765 02	e 1,413 24	61	
41,681 66	22,799 05	12,144 87	None	76,625 58	e 63,296 15	e 35,145 89	62	
18,850 87	31,972 28	25,654 46	None	76,477 61	e 69,215 77	e 15,058 52	63	
214,985 65	58,415 35	60,652 90	None	334,053 90	e 78,491 09	e 35,818 86	64	
98,123 11	37,508 13	10,054 48	4,366 55	150,052 27	e 35,416 10	e 1,957 60	65	
23,525 00	13,643 17	21,881 10	None	59,049 27	e 52,567 57	e 28,230 80	66	
73,752 15	34,805 77	8,902 05	None	117,459 97	e 40,375 61	e 263 21	67	
168,783 63	65,019 07	36,711 01	225,167 99	495,681 70	e 81,710 96	e 67,524 20	68	
10,205,511 90	3,434,405 79	2,955,656 41	4,795,569 60	21,391,143 70	e 6,207,855 09	e 361,812 82		

37	Occidental.....	63 10	49 93	47 80	98 15	34,767,254	499,491 76	1 44	37
38	Pacific Coast.....	54 46	44 31	44 31	83 38	37,577,005	412,332 10	1 10	38
39	Pacific Marine.....	94 70	51 99	142 90	181 80	2,563,418	46,740 67	1 82	39
40	Pictou County Farmers.....	8 25	21 95	21 95	23 98	519,375	4,584 45	0 88	40
41	Quebec.....	34 22	46 37	46 37	91 25	40,567,724	425,468 17	1 05	41
42	Reliance.....	10 74	92 34	92 34	43 91	2,162,893	28,265 58	1 31	42
43	Scottish Canadian.....	46 97	37 50	34 20	74 29	10,217,170	162,996 56	1 60	43
44	Western.....	74 95	48 77	47 32	117 90	828,572,850	6,833,326 79	0 82	44
	Total.....	62 42	46 68	49 36	106 28	2,383,936,812	23,841,441 54	1 00	

(c) Including 12-76 per cent rate of investment expenses incurred per cent of premiums written.

TABLE XVII.—Showing the Rate of Losses and General Expenses incurred in Canada, per cent of Premiums written by British Companies transacting Fire Insurance in Canada during 1921, also the Rates of Premiums charged per cent of Amounts insured.

No.		Rate of Losses incurred per cent of Premiums Written	Rate of Gen- eral Expenses per cent of Premiums Written	Rate of Total Expenditure of Premiums Written	Amount of Risks taken during the year	Premiums charged thereon	Rate of Premiums charged per cent of Risks taken	No.
<i>British Companies</i>								
1	Alliance.....	52.60	37.73	90.33	39,109,827	421,294 88	1.08	1
2	Atlas.....	50.10	46.05	96.15	81,033,933	943,679 86	1.16	2
3	Autocar.....	6.18	53.33	59.51	2,300,030	25,413 36	1.08	3
4	British Crown.....	73.47	40.46	113.93	58,783,701	714,238 42	1.22	4
5	British General.....	42.31	41.08	83.39	21,384,626	181,901 19	1.85	5
6	British Oak.....	.....	38.03	38.03	1,920,240	21,513 11	1.12	6
7	British Traders.....	62.74	37.73	100.47	25,809,997	321,978 39	1.25	7
8	Caledonian.....	53.55	56.06	109.61	58,933,856	639,615 76	1.12	8
9	Car and General.....	27.61	40.54	68.15	54,502,563	252,388 99	1.46	9
10	Caxton.....	198.46	82.04	280.50	5,467,897	62,102 23	1.14	10
11	Century.....	49.64	38.74	88.38	40,538,340	427,321 19	1.05	11
12	China.....	34.07	41.29	75.36	13,899,812	13,571 78	1.51	12
13	Commercial Union.....	62.49	40.04	102.53	131,465,322	1,272,106 67	1.97	13
14	Eagle, Star and British Dominions.....	61.87	39.79	101.66	64,045,950	591,637 58	1.92	14
15	Employers' Liability.....	50.66	45.63	96.34	89,036,613	924,330 13	1.04	15
16	Essex and Suffolk.....	35.17	49.81	84.98	19,932,474	214,270 68	1.07	16
17	General Accident, Fire.....	66.38	51.45	117.83	47,437,712	492,240 35	1.04	17
18	Guardian Assurance.....	55.35	33.32	88.67	160,700,095	1,891,260 57	1.18	18
19	Law, Union and Rock.....	44.66	34.73	79.39	38,114,061	405,106 60	1.06	19
20	Liverpool and London and Globe.....	50.31	39.24	89.55	154,720,632	1,767,569 13	1.14	20
21	London Guarantee.....	98.91	40.08	138.99	71,224,219	899,825 53	1.26	21
22	London and Lancashire.....	43.18	37.15	80.33	127,906,094	1,252,753 41	1.00	22
23	London Assurance.....	52.41	40.37	92.78	60,240,674	656,959 80	1.09	23
24	Marine.....	.....	.....	.....	None	.....	.....	24
25	Merchants Marine.....	19.44	40.35	59.79	18,760,361	183,998 83	98	25
26	Motor Union.....	16.83	62.05	78.88	13,091,222	122,189,56	93	26
27	National Benefit.....	76.39	42.15	118.54	12,631,100	152,281 61	1.20	27
28	National Prov. Insurance.....	28.92	35.17	64.09	12,779,232	89,354 30	1.70	28
29	North British and Mercantile.....	55.91	39.30	94.30	126,037,000	1,393,465 60	1.11	29
30	North British Assurance.....	59.64	37.35	96.99	108,322,596	1,281,302 92	1.18	30
31	Norwich Union Fire.....	49.50	44.33	93.83	106,143,811	1,341,358 98	1.26	31
32	Ocean, Accident and Guarantee.....	75.16	46.56	121.72	33,477,055	384,261 45	1.15	32
33	Palatine.....	50.18	40.39	90.57	44,925,331	514,097 86	1.14	33
34	Patriotic.....	71	54.66	55.37	2,792,512	14,070 96	50	34
35	Phoenix of London.....	53.22	57.58	110.80	137,947,436	1,466,548 41	1.06	35
36	Provincial.....	49.29	32.87	82.16	20,359,452	214,134 37	1.05	36
37	Queensland.....	56.03	36.88	92.91	30,477,613	326,332 68	1.07	37
38	Railway Passengers.....	.....	.....	.....	None	.....	.....	38
39	Royal Exchange.....	42.35	37.36	79.71	83,356,091	846,305 57	1.02	39
40	Royal Insurance.....	62.03	39.60	101.63	219,915,642	2,381,598 31	1.08	40
41	Royal Scottish.....	53.07	46.11	99.18	23,349,904	259,589 39	1.11	41
42	Scottish Metropolitan.....	33.27	52.50	85.77	16,332,628	187,757 13	1.15	42
43	Scottish Union.....	44.25	38.59	82.84	48,609,955	488,844 96	1.01	43
44	Sun Insurance.....	49.54	38.62	88.16	91,727,380	1,066,103 56	1.16	44
45	Traders and General.....	69.21	37.79	107.00	20,589,191	245,702 53	1.19	45

46	Union Assurance.....	60-09	47-19	107-28	83,916,482	918,178 94	1-09	46
47	Union of Canton.....	78-34	37-96	116-30	61,853,192	695,159 21	1-12	47
48	Union Marine.....	.....	.....	.....	None	None	.....	48
49	United British.....	.....	.....	.....	6,350	42 97	.....	49
50	Yangtze.....	57-33	43-07	100-40	9,874,736	59,115 24	60	50
51	Yorkshire.....	84-70	41-97	128-67	49,774,085	634,478 55	1-27	51
		56-25	41-60	97-85	2,732,839,175	29,709,383 52	1-09	

TABLE XVIII.—Showing the Rate of Losses and General Expenses incurred in Canada, per cent of premiums written by Foreign Companies transacting Fire Insurance in Canada during 1921, also the Rates of Premiums charged per cent of Amounts insured.

No.	Rate of Losses incurred per cent of Premiums written	Rate of General Expenses per cent of Premiums written	Rate of Total Expenditure per cent of Premiums written	Amount of Risks taken during the year	Premiums charged thereon	Rate of Premiums charged per cent of Risks taken	No.
<i>Foreign Companies</i>							
1	52.96	33.23	86.19	66,301,227	648,338.08	98	1
2	38.80	36.56	75.36	7,308,886	90,745.04	1.24	2
3	69.94	29.67	99.61	31,342,965	261,939.01	84	3
4	20.02	34.44	54.46	1,702,747	25,816.87	1.52	4
5	56.23	34.40	90.33	37,339,519	313,954.05	84	5
6	72.61	39.84	112.45	12,396,149	143,669.83	1.16	6
7	50.28	42.98	93.26	8,439,674	98,546.69	1.16	7
8	30.04	42.81	72.85	4,200,138	17,174.81	41	8
9	63.03	41.01	104.04	13,393,941	163,080.62	1.22	9
10	25.90	41.41	67.31	11,165,859	127,363.45	1.14	10
11	43.35	42.72	86.07	13,100,157	134,738.42	1.03	11
12	47.19	36.10	83.29	3,047,045	47,204.24	1.55	12
13	72.68	39.72	119.77	18,461,130	172,099.39	88	13
14	32.89	43.48	73.61	1,092,946	17,060.10	1.56	14
15	45.08	43.58	88.56	26,569,801	296,392.62	1.12	15
16	67.95	42.48	110.53	69,317,638	679,815.77	98	16
17	70.88	31.96	102.64	23,381,864	244,507.71	1.05	17
18	60.86	41.11	101.97	61,363,817	613,487.14	1.00	18
19	62.20	35.93	98.13	7,473,619	91,848.88	1.23	19
20	65.13	36.08	101.21	25,958,046	271,311.37	1.05	20
21	73.90	45.85	119.75	9,487,343	120,896.57	1.27	21
22	68.69	44.27	112.96	21,866,662	209,523.92	96	22
23	98.04	57.36	155.40	3,453,566	33,482.15	97	23
24	84.55	41.42	125.97	30,536,233	335,967.71	1.10	24
25	84.23	36.51	120.74	19,800,534	1,156,352.90	97	25
26	67.00	41.45	108.45	80,339,344	752,142.02	94	26
27	39.22	50.53	80.75	1,926,416	52,234.66	2.71	27
28	39.97	44.62	84.59	211,939,594	2,144,504.79	2.01	28
29	73.21	40.62	113.90	175,760,150	2,199,441.56	1.25	29
30	26.06	54.11	80.17	175,975,000	3,778.39	39	30
31	59.43	34.60	94.03	135,151,876	1,186,054.01	88	31
32	83.89	43.69	127.58	20,488,089	192,862.68	94	32
33	68.70	34.92	103.62	19,846,690	349,300.45	1.76	33
34	97.86	32.22	130.08	14,505,662	271,288.10	1.86	34
35	140.01	26.82	175.84	6,713,567	125,377.56	1.87	35
36	86.94	33.09	120.03	1,244,927	34,374.72	2.76	36
37	28.94	39.11	68.10	11,691,557	127,134.22	1.09	37
38	58.26	39.38	97.64	3,608,035	46,862.13	1.30	38
39	30.22	50.54	80.76	1,926,416	52,234.66	2.71	39
40	44.05	38.94	82.09	15,747,331	192,624.15	1.22	40
41	96.48	35.00	131.54	69,225,739	891,127.53	1.29	41
42	60.92	74.11	134.13	2,864,545	33,817.76	1.23	42
43	70.35	39.26	115.13	28,516,239	352,551.60	1.24	43
44	57.82	24.33	82.23	56,496,731	675,442.94	1.20	44
45	50.84	34.10	94.03	16,731,519	207,032.69	1.24	45
46	83.19	44.23	129.42	10,417,955	117,230.24	1.13	46

	36-37	43-70	80-07	7,990,731	90,875 96	1-14
47 New Jersey.....	.....	30-60	30-60	1,515,000	5,031 69	33
48 New York Reciprocal Underwriters.....	.....	47-93	107-78	54,096,830	557,051 86	48
49 Niagara.....	59-85	31-76	64-76	20,826,610	438,045 45	1-03
50 Northwestern Mutual.....	33-00	37-28	72-79	25,722,395	318,300 68	2-20
51 Northwestern National.....	35-51	32-33	54-00	3,747,038	33,777 24	1-24
52 Pacific.....	21-67	41-32	104-86	26,629,466	271,559 20	90
53 Phoenix of Paris.....	63-54	41-14	98-45	65,877,527	740,560 10	52
54 Phoenix of Hartford.....	57-31	25-85	93-29	33,519,338	313,466 18	1-02
55 Providence Washington.....	67-44	39-90	96-78	81,786,801	942,014 80	54
56 Queen of America.....	56-88	50-54	80-76	1,916,416	52,234 66	94
57 Retail Hardware.....	30-22	39-76	73-44	52,803,341	538,929 98	1-15
58 St. Paul Fire and Marine.....	38-68	47-98	48-52	77,747,653	4,463 46	2-71
59 Security.....	54	40-32	116-12	77,185,594	662,743 54	1-02
60 Springfield Fire and Marine.....	75-80	48-39	77-29	6,647,099	56,953 63	60
61 Sterling.....	28-90	33-29	73-00	11,179,698	136,552 43	86
62 Suyvesant.....	39-71	65-44	86-85	11,519,598	111,295 57	61
63 Tokio.....	21-41	40-57	13-82	31,575,441	373,885 02	62
64 L Union of Paris.....	73-25	35-62	109-09	26,050,786	207,773 09	97
65 United States Fire.....	73-47	46-69	77-61	13,341,900	179,274 55	64
66 L Urbane.....	30-92	38-30	102-92	16,542,467	191,932 46	80
67 Vulcan.....	64-62	40-61	107-99	33,875,284	404,983 33	1-34
68 Westchester.....	67-38					67
Total.....	62-18	38-93	101-11	2,119,875,951	22,983,419 14	1-20
						68

TABLE XIX.—Showing the Summary of Net Premiums Written and Net Losses incurred by Provinces in Canada, by Canadian Companies transacting Fire Insurance during 1921

CANADIAN COMPANIES—NET PREMIUMS WRITTEN

(Licensed reinsurance deducted)

No.	Companies	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchewan	Yukon	Totals	No.
1	Acadia Fire.....	\$ 1,032	\$ 32,379	\$ 17,691	\$ 72,787	\$ 55,018	\$ 61,488	\$ 7,708	\$ 49,246	\$ 16,342	\$	\$ 323,691	1
2	Antigonish Farmers.....	None	None	None	None	1,322	None	None	None	None	None	None	2
3	Beaver Fire.....	4,691	7,474	5,394	None	72	2,783	None	685	14,769	None	1,322	3
4	British America.....	98,408	61,306	56,640	54,574	54,272	362,157	7,861	127,958	85,423	None	35,868	4
5	British Colonial.....	39,545	16,368	21,811	23,196	21,877	63,254	None	137,201	32,361	None	908,599	5
6	British Northwestern.....	23,573	17,665	21,811	65	9,272	48,620	None	18,308	38,454	None	177,678	6
7	Canada Accident and Fire.....	10,684	25,957	17,771	38,922	33,517	48,451	1,614	24,987	15,676	None	341,627	7
8	Canada National.....	46,740	31,154	56,334	None	30,615	81,318	None	11,420	58,435	None	316,016	8
9	Canada Security.....	62,930	11,748	16,344	170	37,087	37,087	None	6,150	23,620	None	138,049	9
10	Canadian Fire.....	105,449	31,995	120,787	None	19,266	131,735	3,252	19,197	109,525	None	541,206	10
11	Canadian Indemnity.....	25,269	8,573	29,568	None	3,361	20,232	283	3,087	28,765	None	119,138	11
12	Canadian Lumbermen's.....	None	None	None	None	None	18,405	None	10,529	None	None	28,934	12
13	Canadian Surety.....	None	None	None	None	None	None	None	None	None	None	None	13
14	Cumberland Farmers.....	None	None	None	None	1,894	None	None	None	None	None	1,894	14
15	Dominion Fire.....	68,836	22,961	18,434	—8	11,420	400,683	None	70,460	53,620	None	646,406	15
16	Dominion of Canada Guarantee and Accident.....	15,376	5,100	20,535	4,010	1,070	48,311	None	241	8,525	None	85,634	16
17	Fire Insurance Co. of Canada.....	7,042	12,799	12,215	10,402	None	33,920	None	215,483	20,779	None	388,894	17
18	General Accident of Canada.....	21,218	36,784	20,611	None	None	33,976	3,590	8,659	1,986	None	90,828	18
19	Globe Indemnity.....	45,629	25,381	25,381	None	None	142,187	None	51,855	35,141	123	307,919	19
20	Great Insurance.....	16,768	14,053	5,274	8,401	None	30,323	None	None	161,141	None	232,151	20
21	Guardian Insurance Company of Canada.....	None	None	None	None	None	46,187	None	50,875	21,965	None	173,829	21
22	Halifax Fire.....	21,247	42,624	26,607	17,351	15,440	75,535	2,025	41,724	23,874	None	266,427	22
23	Hudson Bay.....	None	None	None	None	None	None	None	None	None	None	None	23
24	Imperial Guarantee and Accident.....	11,011	50,513	14,634	21,739	22,044	139,017	3,992	69,337	45,096	None	313,766	24
25	Imperial Underwriters.....	None	None	50,417	10,210	10,309	167,365	None	None	9,517	None	22,044	25
26	Kings Mutual.....	None	49,046	50,417	None	None	434,400	None	164,545	23,810	None	234,701	26
27	Liverpool and Lancashire Guarantee and Accident.....	40,698	48,046	19,682	None	None	172,127	None	606,182	31,803	None	1,061,129	27
28	London Mutual.....	19,466	43,122	32,204	9,334	269	271,584	None	None	None	None	None	28
29	Mercantile.....	18,590	23,019	32,204	None	None	10,572	None	None	None	None	None	29
30	Mercantile Casualty.....	17,622	63,965	42,240	9,775	17,978	10,572	None	None	None	None	19,572	30
31	Mount Royal.....	None	None	None	None	None	137,404	None	None	None	None	None	31
32	Mutual Fire.....	None	None	None	None	None	137,404	None	None	None	None	None	32
33	Mutual Fire.....	None	None	None	None	None	137,404	None	None	None	None	None	33
34	North American Accident.....	99,871	27,558	59,301	1,959	17,164	67,993	4	10,011	47,042	None	336,573	34
35	North Empire.....	33,701	21,998	23,142	21,730	17,361	67,993	325	33,269	12,763	None	294,255	35
36	North West.....	23,622	9,999	48,100	26,264	28,297	69,326	None	54,729	107,246	None	204,285	36
37	Oceanic.....	13,283	43,000	17,797	None	None	54,162	None	21,213	17,324	None	364,875	37
38	Pacific Coast.....	4,413	13,171	7,368	None	None	None	None	None	None	None	170,588	38
39	Pacific Marine.....	None	None	None	None	None	None	None	None	None	None	27,720	39
40	Petroleum Country Farmers.....	24,865	23,178	34,147	15,785	4,584	99,960	None	145,104	2,768	None	4,584	40
41	Quebec.....	24,865	23,178	34,147	15,785	4,584	99,960	None	145,104	2,768	None	360,222	41
42	Reliance.....	38,667	1,315	16,401	None	None	1,586	None	1,009	1,973	None	11,706	42
43	Scottish Canadian.....	82,437	57,217	61,014	62,701	44,565	23,688	None	118	23,010	None	116,426	43
44	Western.....	None	None	None	None	None	439,983	9,252	248,590	86,137	None	1,091,946	44
	Totals.....	966,210	837,115	916,568	418,967	477,356	3,811,056	40,145	2,246,203	1,196,219	246	10,910,085	

(Licensed reinsurance deducted)

ABSTRACT OF STATEMENTS

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No.	Companies	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchewan	Yukon	Totals	No.
1	Acadia Fire.....	\$ 6,525	\$ 7,341	\$ 18,139	\$ 75,760	\$ 30,535	\$ 27,739	\$ 2,525	\$ 40,555	\$ 13,954	\$ None	\$ 223,073	1
2	Antigonish Farmers.....	None	None	None	None	None	None	None	None	None	None	43	2
3	Beaver Fire.....	320	650	182	None	None	17	None	None	7,841	None	9,284	3
4	British America.....	46,559	27,481	37,367	47,400	51,503	208,172	5,654	98,017	55,026	None	573,170	4
5	British Colonial.....	22,895	13,311	3,960	29,251	29,251	31,374	None	134,716	37,186	None	250,631	5
6	British Northwestern.....	11,328	9,662	9,824	8,938	3,731	16,895	None	2,417	22,354	None	76,211	6
7	Canada National and Fire.....	2,633	8,670	14,353	8,347	26,588	14,429	158	9,259	4,765	None	94,937	7
8	Canada Accident.....	5,763	7,705	23,335	None	33,195	54,267	None	4,531	3,821	None	135,707	8
9	Canada Security.....	58,408	2,756	3,372	None	3,195	8,665	None	14,928	19,912	None	109,429	9
10	Canadian Fire.....	26,822	4,116	53,531	None	10,707	59,140	117	2,090	52,083	None	208,745	10
11	Canadian Indemnity.....	7,451	523	22,612	None	985	11,622	None	436	15,804	None	59,433	11
12	Canadian Lumbermen's.....	None	None	None	None	None	9,385	None	9,795	None	None	19,753	12
13	Canadian Surety.....	None	None	None	None	None	None	None	None	None	None	None	13
14	Cumbersland Farmers.....	None	None	None	None	2,260	None	None	None	None	None	2,260	14
15	Dominion Fire.....	69,019	7,634	15,157	None	14,690	324,930	None	42,553	23,129	None	497,502	15
16	Fire Insurance Co. of Canada.....	4,893	3,698	1,016	None	None	1,635	None	91,983	25,217	None	22,826	16
17	General Accident of Canada.....	2,279	3,757	12,550	7,008	None	52,827	None	25,514	25,514	None	106,475	17
18	Globe Indemnity.....	1,794	20,273	16,879	5,002	None	22,471	3,190	3,689	25,126	None	54,975	18
19	Globe Insurance.....	6,651	20,677	8,216	None	None	42,227	None	23,694	22,868	None	134,339	19
20	Guardian Insurance Company of Canada.....	43,333	None	13,091	None	None	None	None	None	60,857	None	117,291	20
21	Hallifax Fire.....	21,949	3,973	3	543	None	None	None	None	17,340	None	143,310	21
22	Hudson Bay.....	None	None	None	None	13,332	19,151	None	65,772	11,007	None	13,332	22
23	Imperial Guarantee and Accident.....	15,399	10,801	11,564	11,407	5,944	94,380	None	18,380	None	None	179,482	23
24	Imperial Underwriters.....	None	None	3,572	None	None	43,811	280	37,601	2,008	None	138,754	24
25	Imperial Mutual.....	5,914	13,844	None	15,225	11,479	69,125	None	None	None	None	12,261	25
26	Kings Mutual.....	None	None	62,057	12,894	1,825	89,125	None	24,120	9,306	None	230,319	26
27	Liverpool-Manitoba.....	18,738	32,254	2,254	None	None	440,280	None	136,945	23,193	None	694,096	27
28	London and Lancashire Guarantee and Accident.....	None	None	8,379	None	None	90,296	None	None	6,570	None	121,341	28
29	London Mutual.....	2,929	21,870	11,129	910	None	None	None	None	None	None	None	29
30	Mercantile.....	5,177	7,258	None	None	None	191,018	None	383,807	39,011	None	701,922	30
31	Merchants Casualty.....	None	5,691	10,770	10,919	16,683	0	None	None	None	None	8,920	31
32	Mount Royal.....	14,013	None	None	None	8,322	None	None	None	None	None	None	32
33	Mutual Fire.....	None	None	None	None	None	None	None	None	None	None	None	33
34	North American Accident.....	None	None	None	None	None	112,026	None	12,788	20,294	None	248,607	34
35	North West.....	13,680	16,342	51,747	7,680	13,850	12,026	None	12,788	20,294	None	94,912	35
36	North Empire.....	7,963	3,325	10,160	6,894	17,774	21,566	None	8,731	8,731	None	238,545	36
37	Occidental.....	7,753	8,557	24,118	28,759	31,481	54,650	None	48,085	55,112	None	66,620	37
38	Pacific Coast.....	6,415	5,373	5,162	None	None	30,552	None	12,988	6,130	None	30,250	38
39	Pacific Marine.....	11,452	9,068	8,230	None	None	None	None	None	1,500	None	387	39
40	Pictou County Farmers.....	None	None	None	None	387	None	None	None	7,299	None	121,836	40
41	Quebec.....	10,509	1,159	8,619	4,320	None	36,049	None	53,881	22	None	1,258	41
42	Reliance.....	33,313	4,604	11,312	None	None	5,155	None	None	50,415	None	74,799	42
43	Scottish Canadian.....	36,916	22,128	33,112	45,756	46,923	292,432	6,020	192,239	22,269	None	727,795	43
44	Western.....	None	None	None	None	None	None	None	None	None	None	None	44
	Totals.....	529,408	276,279	517,917	292,352	399,063	2,404,092	18,544	1,554,053	697,392	None	6,689,130	

TABLE XX.—Showing the Summary of Net Premiums written and Net Losses incurred by Provinces, in Canada, by British Companies transacting Fire Insurance

BRITISH COMPANIES—NET PREMIUMS WRITTEN—1921

(Licensed reinsurance deducted.)

No.	Companies	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchewan	Yukon	Totals	No.
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1	Alliance.....	24,011	31,715	57,895	143	151	116,006	19	101,965	39,452	None	371,440	1
2	Atlas.....	37,963	37,956	55,831	45,160	13,354	255,224	6,609	227,157	54,294	None	733,557	2
3	Autocar.....	None	3,138	None	None	None	None	None	9,250	None	None	21,948	3
4	British Crown.....	67,702	92,614	34,323	21,908	25,165	147,420	None	7,531	34,565	None	494,328	4
5	British General.....	10,340	12,203	9,461	5,919	7,043	34,664	1,108	26,908	9,682	None	114,081	5
6	British Oak.....	None	None	None	None	None	11,825	None	2,645	None	None	21,513	6
7	British Traders.....	25,109	34,185	39,601	9,182	21,992	85,005	4,491	26,961	10,147	None	252,073	7
8	British Union.....	25,107	50,440	45,809	12,617	18,444	187,494	6,129	79,934	38,400	None	484,464	8
9	Caledonian.....	20,403	15,048	14,048	31,913	5,517	32,987	234	27,772	20,621	None	182,710	9
10	Caxton.....	20,403	35,453	21,459	None	None	147,191	None	3,085	10,394	None	15,378	10
11	Century.....	16,936	7,256	7,256	None	None	147,191	None	46,123	17,115	None	284,782	11
12	China.....	None	8,558	21,459	None	None	147,191	None	None	None	None	7,986	12
13	Commercial Union.....	65,867	86,552	67,495	85,432	59,239	370,759	2,868	196,800	70,489	None	987,681	13
14	Eagle, Star and British Dominions.....	35,914	50,706	47,098	25,227	26,801	139,472	None	63,918	24,946	None	408,691	14
15	Employers' Liability.....	37,569	47,083	37,384	23,171	48,315	296,967	3,406	192,402	41,906	505	729,124	15
16	Essex and Suffolk.....	6,223	6,322	2,788	None	None	77,226	1,317	27,543	8,061	None	80,986	16
17	General Accident Fire.....	23,532	18,299	30,374	5,248	8,755	170,290	6,188	99,943	34,692	None	393,798	17
18	Guardian Assurance.....	38,180	118,372	40,809	6,289	43,755	489,356	8,888	584,033	57,626	None	1,585,746	18
19	Law, Union and Rock.....	34,434	20,302	35,512	6,289	29,368	24,690	8,965	29,748	56,477	None	334,029	19
20	Liverpool and London and Globe.....	86,860	175,892	91,149	60,436	29,631	516,910	2,058	331,748	126,537	3,164	1,483,062	20
21	London Guarantee.....	33,774	45,221	29,637	29,172	28,521	381,506	None	152,997	38,321	None	680,063	21
22	London and Lancashire.....	81,229	96,652	82,438	15,177	2,401	498,196	—40	191,541	95,322	None	1,083,588	22
23	London Assurance.....	29,082	42,846	29,216	13,586	300,387	300,387	None	129,880	28,436	None	474,378	23
24	Marine.....	None	None	None	None	18,106	14,258	None	29,264	None	None	149,511	24
25	Merchants Marine.....	7,922	17,128	20,680	8,220	18,106	54,258	69	31,900	None	None	100,665	25
26	Motor Union.....	None	4,755	11,235	None	None	52,256	None	13,250	None	None	113,316	26
27	National Benefit.....	2,659	3,669	2,659	2,666	13,749	37,867	None	24,450	15,576	None	66,360	27
28	National Prov. Plate Glass.....	12,923	3,911	3,032	3,032	49,392	400,324	10,063	327,448	72,554	None	1,118,793	28
29	North British and Mercantile.....	90,763	70,563	58,882	77,924	58,043	419,871	7,073	314,876	47,471	None	1,066,707	29
30	Northern Assurance.....	35,191	96,211	22,927	40,041	60,300	441,104	6,175	167,978	98,572	None	1,097,237	30
31	Norwich Union Fire.....	94,163	99,425	99,918	78,002	60,300	154,088	None	10,792	30,353	None	288,226	31
32	Ocean Accident and Guarantee.....	39,097	8,064	31,829	18,482	60,948	108,812	3,699	45,830	20,869	None	400,229	32
33	Palatine.....	25,976	36,819	22,731	62,219	60,948	108,812	None	405,943	52,458	None	1,225,253	33
34	Paribitic.....	None	1,694	63,851	62,665	48,327	309,247	7,422	405,943	52,458	None	1,225,253	34
35	Phoenix of London.....	36,857	237,954	63,851	62,665	48,327	309,247	7,422	405,943	52,458	None	1,225,253	35
36	Provincial.....	20,763	19,244	12,355	3,196	4,374	72,360	117	106,945	10,884	None	183,829	36
37	Queensland.....	None	16,439	16,694	13,948	13,304	86,365	None	106,945	10,884	None	275,862	37
38	Railway Passengers.....	None	None	None	None	None	None	None	None	None	None	634,412	38
39	Royal Exchange.....	37,622	33,032	35,998	34,665	49,394	178,985	3,659	156,392	64,455	None	1,895,573	39
40	Royal Insurance.....	107,642	121,658	106,369	80,723	67,336	708,366	12,152	570,411	119,890	None	2,912,235	40
41	Royal Scottish.....	8,037	17,989	22,181	14,227	17,082	47,620	None	25,508	3,074	None	132,000	41
42	Scottish Metropolitan.....	31,845	39,737	37,737	8,827	5,006	135,148	None	106,969	21,286	None	414,758	42
43	Scottish Union.....	20,788	37,447	26,288	19,319	19,319	361,255	2,439	169,435	43,658	None	871,446	43
44	Sun Insurance.....	42,709	72,914	35,870	38,631	50,870	361,255	11,074	169,435	43,658	None	871,446	44

45	Traders and General.....	None	11,089	None	None	99,634	None	72,388	None	None	None	183,111	45
46	Union Assurance.....	40,665	48,781	47,901	31,419	38,276	235,904	5,935	193,588	47,465	None	690,984	46
47	Union of Canton.....	39,156	51,268	44,069	21,678	35,592	216,112	6,604	90,851	32,302	None	537,632	47
48	Union Marine.....	None	None	None	None	None	None	None	None	None	None	None	48
49	United British.....	None	None	None	None	None	None	None	None	None	None	None	49
50	Yangtze.....	None	9,638	None	None	3,216	21,455	None	11,409	None	None	45,738	50
51	Yorkshire.....	31,195	29,659	45,091	42,635	36,665	164,299	5,231	117,387	25,583	None	497,745	51
	Totals.....	1,406,432	2,076,613	1,623,563	1,176,924	1,043,308	8,568,746	136,116	5,710,049	1,502,544	3,699	23,328,527	

(a) Including \$83 which cannot be separated according to provinces.

(b) Including \$80,450 which cannot be separated according to rovinces.

TABLE XX.—Showing the Summary of Net Premiums written and Net Losses incurred by Provinces, in Canada, by British Companies transacting Fire Insurance—Concluded

BRITISH COMPANIES—NET LOSSES INCURRED—1921

(Licensed reinsurance deducted.)

No.	Companies	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchewan	Yukon	Totals	No.
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1	Alliance.....	11,293	1,182	29,375	None	None	65,514	None	73,320	14,673	None	195,366	1
2	Atlas.....	13,669	4,056	33,497	30,861	None	129,886	None	128,208	26,030	None	377,608	2
3	Autocar.....	None	None	None	None	None	10,732	None	435	None	None	1,375	3
4	British Crown.....	43,054	150,332	9,379	13,384	None	10,463	None	21,583	24,915	None	363,114	4
5	British General.....	1,864	349	8,230	1,852	11	14,671	10	9,771	12,239	None	48,997	5
6	British Oak.....	None	None	None	None	None	None	None	None	None	None	None	6
7	British Traders.....	18,363	17,293	7,040	16,890	13,948	70,786	608	881	13,311	None	38,145	7
8	Calcutta.....	10,598	7,944	20,793	8,844	10,801	111,672	3,741	55,725	24,331	None	234,299	8
9	Car and General.....	11,574	-48	11,376	2,131	2,342	5,083	None	17,069	3,458	None	41,022	9
10	Caxton.....	28	None	203	None	None	5,733	None	17,402	7,402	None	30,510	10
11	Century.....	2,853	6,285	7,757	None	None	8,726	None	29,564	6,970	None	14,335	11
12	China.....	None	2,721	None	None	None	None	None	None	None	None	67,721	12
13	Commercial Union.....	37,646	39,614	32,065	20,786	36,224	253,392	None	143,314	38,760	None	617,201	13
14	Eagle, Star and British Dominions.....	24,281	22,608	15,199	10,268	32,848	102,263	None	34,866	39,497	None	250,877	14
15	Employers' Liability.....	13,036	15,642	10,877	26,187	37,420	122,719	979	109,822	32,700	None	369,382	15
16	Essex and Suffolk.....	2,808	291	3,512	1,597	None	10,677	420	6,364	3,160	None	29,109	16
17	General Accident Fire.....	22,842	1,020	22,642	22,353	23,099	78,907	3,373	97,359	31,568	None	251,397	17
18	Guardian Assurance.....	27,748	42,961	44,566	6,923	12,666	214,157	1,226	430,272	27,083	None	877,636	18
19	Law, Union and Rock.....	11,152	5,021	10,706	6,923	25,099	44,114	4,053	26,741	27,083	None	745,451	19
20	Liverpool and London and Globe.....	20,296	49,469	53,873	44,731	4,973	221,229	5,941	294,132	117,058	None	771,312	20
21	London Guarantee.....	58,436	42,301	20,637	37,376	43,799	353,132	None	51,361	20,022	None	627,074	21
22	London and Lancashire.....	33,431	32,262	18,206	22,811	106	239,098	None	67,284	46,031	None	469,239	22
23	London Assurance.....	19,341	19,258	15,855	None	10,776	96,143	None	107,363	8,020	None	283,324	23
24	Marine.....	None	None	None	None	None	None	2	None	None	None	None	24
25	Merchants Marine.....	105	4,011	5,354	2,691	7,281	6,765	None	3,277	None	None	29,484	25
26	Motor Union.....	None	None	5,354	None	None	13,849	None	3,096	None	None	29,484	26
27	National Benefit.....	445	324	2,449	168	30,100	7,425	None	34,866	10,785	None	86,362	27
28	National Prov. Plate Glass.....	12,105	3	39	721	385	3,438	None	2,490	9	None	49,190	28
29	North British and Mercantile.....	27,034	8,900	17,053	86,712	27,818	219,042	2,844	189,930	46,164	None	625,497	29
30	Northern Assurance.....	12,550	26,242	24,632	36,611	22,382	216,212	5,022	253,498	38,988	None	656,157	30
31	Norwich Union Fire.....	39,388	30,962	30,761	59,794	40,140	208,830	72	106,603	41,209	None	357,739	31
32	Ocean, Accident and Guarantee.....	18,766	3,249	30,606	18,062	27,998	97,381	None	30,530	10,413	None	216,616	32
33	Palatine.....	4,380	10,295	33,771	45,203	45,100	126	None	None	None	None	205,363	33
34	Patriotic.....	None	None	None	None	94	None	None	233,094	38,382	None	62,093	34
35	Phoenix of London.....	24,558	49,511	37,312	135,454	19,250	103,693	639	233,094	38,382	None	62,093	35
36	Provincial.....	12,822	2,281	7,801	2,172	1,977	35,558	None	65,933	439	None	90,000	36
37	Queensland.....	8,922	3,971	20,647	16,408	15,218	25,324	None	55,903	478	None	136,901	37
38	Railway Passengers.....	None	None	None	None	None	None	None	None	None	None	None	38
39	Royal Exchange.....	42,113	3,461	29,412	17,307	25,850	72,282	650	64,357	13,297	None	268,729	39
40	Royal Insurance.....	119,811	59,976	42,782	76,859	34,676	6,135	385,435	49,008	1,000	None	1,199,109	40
41	Royal Scottish.....	73	8,233	1,963	11,427	16,680	19,363	None	38,008	1,000	None	106,805	41
42	Scottish Metropolitan.....	1,124	3,241	3,764	3,241	7,537	26,717	None	5,199	802	None	51,623	42
43	Scottish Union.....	9,040	29,300	4,355	6,947	13,179	63,989	219	46,090	10,800	None	183,919	43
44	Sun Insurance.....	8,486	27,403	4,553	33,013	43,441	205,619	10,960	82,836	15,420	None	431,731	44

45	Traders and General.....	None	43	None	None	83,082	None	43,610	None	43,610	None	126,735	46
46	Union Assurance.....	20,675	9,016	34,682	16,035	None	None	113,252	618	140,501	31,554	None	46
47	Union Assurance Co.	28,615	14,334	27,029	14,279	36,288	228,754	3,571	None	50,521	17,788	None	47
48	Union Marine.....	None	None	None	None	None	None	None	None	None	None	421,179	48
49	United British.....	None	None	None	None	None	None	None	None	None	None	None	49
50	Yantrics.....	None	110	None	None	None	10,000	15,756	None	357	None	26,223	50
51	Yorkshire.....	33,988	4,568	44,968	14,611	42,311	128,434	2,319	128,292	24,002	421,583	51	
	Total.....	809,363	766,195	762,738	872,669	788,372	4,676,398	54,179	3,644,870	841,681	10	13,271,139	

(a) Including \$54,664 which cannot be separated according to provinces.

(b) Including adjustment expenses.

TABLE XXI.—Showing the Summary and Net Premiums written and Net Losses incurred, by Provinces in Canada, by Foreign Companies transacting Fire Insurance

FOREIGN COMPANIES—NET PREMIUMS WRITTEN—1921

(Licensed reinsurance deducted)

No.	Companies.	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchewan	Yukon	Totals	No.
1	Etna.....	\$ 28,080	\$ 59,171	\$ 56,974	\$ 33,747	\$ 38,186	\$ 169,020	\$ 5,102	\$ 81,634	\$ 21,501	\$ 510	\$ 493,925	1
2	Agricultural.....	2,340	2,798	1,264	1,264	1,057	22,092	67	12,372	2,248	23	63,532	2
3	Alliance Insurance.....	3,696	31,707	8,054	10,238	6,744	52,441	None	44,355	2,221	None	139,546	3
4	American Alliance.....	None	5,504	None	None	None	None	None	None	None	None	5,504	4
5	American Central.....	13,516	34,061	56,234	722	133	28,703	None	90,107	43,605	485	227,566	5
6	American Equitable.....	10,557	9,632	9,886	905	763	29,123	27	44,475	5,600	None	111,018	6
7	American Insurance.....	9,132	3,088	13,190	1,172	1,013	15,216	60	14,348	7,349	20	64,558	7
8	American Lloyds.....	275	3,784	206	1,172	—183	4,932	None	6,904	None	None	12,924	8
9	Boston.....	16,629	33,483	15,194	1,404	1,175	10,657	75	8,323	12,413	25	99,378	9
10	Caledonian American.....	4,968	14,638	11,676	3,301	6,645	15,058	102	5,710	2,894	None	64,900	10
11	California.....	10,608	30,632	14,905	None	None	43,201	None	None	7,622	771	107,739	11
12	Citizens of Missouri.....	7,915	21,071	6,588	9,461	9,642	30,946	118	None	None	None	36,385	12
13	Columbia.....	None	7,354	None	None	None	None	None	32,079	8,649	None	127,469	13
14	Commercial Union of N.Y.....	28,389	34,048	7,649	13,774	13,774	44,477	107	38,867	22,635	None	188,800	14
15	Continental.....	27,692	43,409	32,683	25,616	38,240	160,452	837	138,480	23,047	None	496,665	15
16	Equitable Fire and Marine.....	15,295	4,504	2,212	2,275	3,481	17,887	110	8,578	3,045	None	49,387	16
17	Fidelity-Phenix.....	27,019	70,778	33,085	34,648	44,193	150,667	5,649	7,072	19,969	None	466,790	17
18	Fire Association of Phila.....	8,948	20,060	4,345	1,071	1,643	13,072	104	11,767	3,831	None	67,524	18
19	Fireman's Fund.....	18,246	46,433	13,989	6,218	18,049	43,344	None	63,337	3,993	None	230,531	19
20	Firemen's Insurance.....	12,765	9,573	36,315	None	20,737	30,737	None	17,016	7,925	None	237,131	20
21	General of Paris.....	12,989	3,894	8,039	10,364	6,260	39,182	3,041	38,183	8,763	None	140,737	21
22	Glard.....	3,993	3,993	3,993	None	None	None	None	1,660	37,653	None	22,042	22
23	Globe and Rutgers.....	25,098	31,888	31,888	3,948	65,192	65,192	75	33,006	37,653	26	270,781	23
24	Globe and Rutgers.....	27,911	41,400	33,965	43,974	40,895	361,130	4,901	245,972	23,073	None	820,060	24
25	Great American.....	67,463	41,093	33,965	43,974	29,862	151,619	2,696	11,269	43,278	321	517,223	25
26	Hardware Dealers.....	12,813	None	3,431	21,776	None	7,936	None	201,013	162,788	None	19,760	26
27	Hardware Dealers.....	101,855	28,867	147,802	38,668	74,394	573,559	None	320,366	111,831	None	1,536,666	27
28	Hartford Fire.....	182,157	121,218	87,564	202,551	385,422	326,576	14,700	14,700	None	None	(a) 1,711,735	28
29	Home Insurance.....	None	None	None	None	None	285,739	105	246,647	28,247	None	1,036	29
30	Individual Underwriters.....	28,663	84,830	54,463	46,078	32,298	285,739	105	246,647	28,247	None	807,140	30
31	Insurance Co. of N. A.....	19,294	32,442	7,190	None	32,645	32,645	None	103,462	13,226	None	177,232	31
32	Lumbermen's Underwriting Alliance.....	2,265	41,898	None	9,677	1,201	110,667	None	103,462	None	None	271,200	32
33	Lumbermen's Underwriting Alliance.....	None	27,839	None	11,259	762	81,605	None	89,118	None	None	210,603	33
34	Manufacturing Lumbermen's.....	None	5,442	None	7,711	832	39,767	None	20,929	553	None	16,891	34
35	Manufacturing Woodworkers.....	None	23,545	None	None	None	None	None	None	None	None	102,067	35
36	Mechanics and Traders.....	504	23,955	1,041	—465	—28	56,550	None	7,120	None	None	102,067	36
37	Millers National.....	1,174	None	6,536	None	None	22,141	None	None	1,110	None	32,767	37
38	Minnesota Implement.....	12,813	None	8,191	None	None	7,226	None	1,675	12,173	None	42,789	38
39	National-Ben Franklin.....	12,116	22,145	21,344	None	None	68,602	None	30,114	3,211	None	152,432	39
40	National Fire of Hartford.....	21,664	66,834	47,659	146,963	150,871	117,728	7,750	95,197	28,039	None	682,715	40
41	National Fire of Hartford.....	None	None	4,757	None	None	16,958	None	7,959	143	None	29,777	41
42	National Liberty.....	None	None	4,757	None	None	16,958	None	7,959	143	None	29,777	42

43	National Union.....	56,183	22,503	34,108	14,400	27,308	58,205	100	25,714	25,136	None	253,657	43
44	La Nationale.....	12,951	44,788	26,384	4,527	3,371	153,707	1	336,366	7,408	None	557,783	44
45	Newark.....	6,422	16,707	9,110	18,237	2,978	27,882	76	23,871	6,277	None	110,560	45
46	New Hampshire.....	13,583	3,667	16,495	1,404	1,175	10,682	74	8,353	10,067	25	71,482	46
47	New Jersey.....	12,663	21,932	None	None	None	4,389	None	8,833	16,200	None	64,497	47
48	*New York Reciprocal.....	None	None	None	None	None	4,384	None	3,978	None	None	4,121	48
49	Niagara.....	17,046	32,016	21,818	3,419	3,381	119,653	136	101,827	14,064	None	313,060	49
50	Northwestern Mutual.....	34,163	103,661	45,648	15,048	17,753	52,399	937	12,964	133,133	None	415,716	50
51	Northwestern National.....	32,051	52,664	26,660	None	None	93,512	None	66,791	10,148	None	281,326	51
52	Pacific.....	470	15,368	875	58	588	24,278	None	3,821	209	None	30,667	52
53	Phoenix of Paris.....	11,259	15,834	11,820	16,450	11,176	48,601	4,761	46,039	10,395	None	176,455	53
54	Phoenix of Hartford.....	42,131	42,801	40,617	24,830	33,034	133,699	2,230	69,727	36,337	None	424,633	54
55	Providence Washington.....	23,199	22,804	14,415	11,181	16,262	64,950	None	66,681	9,704	None	229,186	55
56	Queen of America.....	35,008	82,933	36,621	61,812	38,123	241,379	7,406	201,166	47,453	None	751,791	56
57	Retail Hardware.....	12,813	None	8,191	None	None	7,826	None	1,675	12,175	None	42,780	57
58	St. Paul Fire and Marine.....	32,649	27,798	31,250	2,155	1,640	153,207	105	62,132	69,836	36	380,808	58
59	Security.....	71	None	None	57	None	1,764	None	1,556	168	None	3,616	59
60	Springfield Fire and Marine.....	30,318	54,020	64,034	13,169	14,047	93,232	2,374	83,315	26,436	444	351,389	60
61	Sterling.....	6,285	1,204	6,075	None	None	18,555	None	9,014	7,761	None	46,894	61
62	Swyvesant.....	4,092	14,929	10,663	1,100	160	49,617	None	7,999	16,418	None	104,978	62
63	Tokio.....	12	-42	None	10,137	11,350	25,401	56	41,153	None	None	88,067	63
64	L'Union of Paris.....	16,779	21,870	19,654	11,418	8,925	65,428	None	138,342	11,061	None	233,477	64
65	United States Fire.....	7,046	12,780	477	2,323	1,734	65,378	35	31,174	12,592	None	133,539	65
66	L'Urbaime.....	None	None	None	None	None	10,000	None	66,093	None	None	76,093	66
67	Valcan.....	1,351	10,100	7,947	None	None	70,653	None	19,762	3,715	None	114,128	67
68	Westchester.....	60,083	21,492	20,445	10,114	1,623	73,784	97	34,885	27,964	8	250,495	68
Totals.....		1,230,960	1,880,631	1,300,794	926,263	1,085,890	4,934,243	64,014	3,776,701	1,212,916	2,976	16,415,988	

(a) Including \$600 which cannot be separated according to provinces.

*These figures represent only business transacted since date of license.

TABLE XXI.—Showing the Summary of Net Premiums written and Net Losses incurred, by Provinces in Canada, by Foreign Companies transacting Fire Insurance—*Concluded*

FOREIGN COMPANIES—NET LOSSES INCURRED—1921

(Licensed reinsurance deducted)

No.	Companies.	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchewan	Yukon	Totals	No.
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1	Atna.....	18,539	19,656	32,115	39,086	36,536	63,344	1,729	43,155	7,423	1	261,584	1
2	Agricultural.....	1,375	1,581	3,481	1,235	1,906	5,691	None	7,641	1,749	1	24,060	2
3	Alliance Insurance.....	None	24,263	4,054	12,240	613	23,507	None	48,195	None	None	113,018	3
4	American Alliance.....	None	1,110	1,110	None	None	None	None	None	None	None	1,110	4
5	American Central.....	10,362	9,565	56,240	1,709	None	11,025	None	15,038	24,024	None	127,963	5
6	American Equitable.....	10,821	1,227	4,633	3,519	170	14,510	None	27,938	19,038	None	(a) 81,903	6
7	American Insurance.....	1,864	517	12,663	1,098	1,884	4,235	None	7,129	3,070	None	32,400	7
8	American Lloyds.....	None	44	7	None	None	143	None	3,691	None	None	(a) 3,885	8
9	Boston.....	6,739	15,739	17,295	1,373	2,117	4,386	None	8,489	5,946	1	62,635	9
10	Caledonian-American.....	141	1,575	1,633	7,783	2,388	7,256	414	2,279	665	None	17,134	10
11	California.....	1,276	10,999	3,909	None	None	26,318	None	None	None	155	46,707	11
12	Citizens of Missouri.....	21,756	17,169	3,805	20,171	None	11,571	None	14,811	None	None	17,169	12
13	Columbia.....	None	2,492	None	None	None	None	None	None	None	None	92,646	13
14	Commercial Union of N.Y.....	None	5,508	7,288	960	None	24,564	None	17,027	11,905	None	2,492	14
15	Connecticut.....	9,259	5,407	18,437	9,941	8,605	112,016	None	85,574	18,156	None	85,116	15
16	Equitable Fire and Marine.....	3,339	57,651	3,348	553	4,594	9,181	None	8,583	337,496	None	337,496	16
17	Fidelity-Phenix.....	13,460	66,846	25,481	5,216	23,228	83,491	None	56,508	4,304	None	34,904	17
18	Fire Association of Phila.....	2,294	7,920	5,414	1,922	2,964	6,542	None	11,906	2,737	None	254,062	18
19	Fireman's Fund.....	8,856	35,635	3,020	968	22,746	50,454	None	30,840	934	None	42,000	19
20	Fireman's Insurance.....	1,057	1,050	10,257	None	None	19,620	None	23,220	16,573	None	(a) 153,453	20
21	General of Paris.....	6,254	6,201	22,148	8,042	5,198	21,029	89	19,580	9,218	None	11,777	21
22	Girard.....	18	56	2,174	None	None	None	None	19,382	8	None	21,638	22
23	Globe Falls.....	20,823	2,851	48,513	1,951	2,268	46,522	None	17,710	37,710	None	(a) 178,349	23
24	Globe and Rutgers.....	88,644	106,924	13,980	14,909	38,347	229,855	5,792	180,295	20,414	None	699,160	24
25	Great American.....	44,557	17,437	44,501	14,618	19,350	77,072	273	90,316	38,440	None	346,565	25
26	Hardward Dealers.....	513	None	1,107	None	None	3,878	None	373	7,055	None	12,926	26
27	Hardward Fire.....	14,924	129,133	53,697	24,674	51,319	192,313	None	115,832	33,495	None	615,357	27
28	Home Insurance.....	96,652	111,671	38,297	292,298	280,189	179,755	6,726	224,660	17,714	None	(b) 1,253,274	28
29	Individual Underwriters.....	None	None	None	None	None	None	None	500	None	None	500	29
30	Insurance Co. of N. A.....	8,108	55,519	14,199	62,156	37,615	141,078	None	151,901	9,074	None	479,650	30
31	Lumbermen's Underwriting Alliance.....	25,260	15,198	20,792	None	None	23,132	None	24,963	14,176	None	123,580	31
32	Lumbermen's Underwriting Alliance.....	1,082	1,861	None	696	None	175,045	None	7,710	None	None	136,394	32
33	Manufacturing Lumbermen.....	None	1,408	None	464	None	110,458	None	93,267	None	None	206,097	33
34	Manufacturing Woodworkers.....	None	220	None	21,522	None	50,150	None	42,686	None	None	114,578	34
35	Mechanics and Traders.....	None	19,601	None	None	None	None	None	None	None	None	19,601	35
36	Merchants Fire.....	35	2,903	2,385	None	None	12,103	None	3,496	8,773	None	29,598	36
37	Millers National.....	513	1,946	2,097	None	None	17,630	None	167	12	None	21,887	37
38	Minnesota Implement.....	1,040	8,364	1,107	None	None	3,878	None	16,417	7,055	None	12,926	38
39	National Fire of Hartford.....	668	116,608	113,344	135,015	152,763	33,641	None	60,382	30,019	None	698,214	39
40	National Liberty.....	None	None	22,069	10,747	14,880	17,863	1,882	6,051	None	None	17,871	40
41	National Union.....	53,965	6,214	22,069	10,747	14,880	17,863	None	6,051	38,100	None	199,995	41
42	La Nationale.....	2,829	12,916	1,514	9,718	—	108,693	None	201,403	12,867	None	(a) 349,514	42
43	La Nationale.....	2,829	12,916	1,514	9,718	—	108,693	None	201,403	12,867	None	(a) 349,514	43
44	La Nationale.....	2,829	12,916	1,514	9,718	—	108,693	None	201,403	12,867	None	(a) 349,514	44

45	Newark.....	6,727	4,253	4,352	7,594	748	27,841	None	13,226	2,102	None	(a) 87,343, 45
46	New Hampshire.....	4,553	8,000	26,259	1,373	2,117	4,586	None	8,469	5,192	None	(b) 89,809, 46
47	New Jersey.....	547	None	None	None	None	None	None	1,749	12,047	None	(c) 23,846, 47
48	New York Reciprocal.....	None	None	None	None	None	None	None	None	None	None	None
49	Niagara.....	4,034	8,795	20,040	1,897	9,266	16,037	None	82,511	5,631	None	None
50	Northwestern Mutual.....	124	56,231	30,994	2,108	2,250	9,821	None	None	28,821	None	(a) 137,172, 50
51	Northwestern National.....	6,817	7,156	7,612	None	None	None	None	23,665	2,223	None	98,846, 51
52	Pacific.....	None	None	None	None	None	6,644	None	None	None	None	98,846, 52
53	Phenix of Paris.....	4,455	8,158	17,560	10,553	10,088	27,509	3,264	18,885	13,909	None	(a) 114,361, 53
54	Phenix of Hartford.....	21,002	13,616	33,750	10,562	31,077	62,571	35	51,130	19,918	None	243,560, 54
55	Phoenix of Washington.....	7,194	13,859	12,909	8,145	15,097	43,332	None	46,641	19,918	None	243,560, 55
56	Queen of America.....	35,297	21,241	9,726	49,664	13,602	149,810	983	132,847	21,983	None	(a) 430,026, 56
57	Retail Hardware.....	513	None	1,107	None	None	3,878	None	36,657	17,053	None	147,297, 57
58	St. Paul Fire and Marine.....	9,052	2,125	12,143	1,751	2,934	67,404	None	82,828	15,230	None	147,297, 58
59	Security.....	None	None	None	None	None	None	None	1,081	None	None	289,009, 59
60	Springfield Fire and Marine.....	26,413	23,463	69,939	7,091	5,677	41,065	80	11,503	32,533	None	289,009, 60
61	Sterling.....	4,484	None	617	None	None	None	None	1,081	7,566	None	44,129, 61
62	Suyvesant.....	-310	2,680	881	2,056	929	7,372	None	7,749	10,571	None	11,852, 62
63	Tokio.....	170	17	None	2,550	5,225	3,140	None	110,995	5,970	None	18,861, 63
64	L'Union of Paris.....	4,229	10,407	12,823	10,649	54,313	4,313	None	110,995	5,970	None	214,993, 64
65	United States Fire.....	1,895	7,405	3,652	1,787	26,365	4,937	None	51,201	5,000	None	98,153, 65
66	L'Urbaine.....	None	None	None	None	None	36,708	None	18,588	2,974	None	73,521, 66
67	Vulcan.....	2,215	-87	7,100	None	None	32,245	None	29,421	35,105	None	105,794, 67
68	Westchester.....	43,877	6,430	13,598	5,370	2,738	None	None	29,421	35,105	None	105,794, 68
	Totals.....	662,029	1,101,748	905,968	825,773	851,849	2,742,705	31,346	2,444,740	674,296	163	10,245,929

*These figures only represent business transacted since date of license.

(a) Including adjustment expenses.

(b) Including \$5,312 which cannot be separated according to provinces.

RECAPITULATION.

NET PREMIUMS WRITTEN—1921.

<i>Companies</i>											
Canadian.....	966,210	837,115	916,568	418,967	477,356	3,811,056	40,145	2,246,203	1,196,219	246	10,910,085
British.....	1,406,432	2,076,613	1,623,563	1,176,924	1,043,308	8,568,746	136,116	5,710,049	3,699	(c) 23,328,827	3,699
Foreign.....	1,200,960	1,880,651	1,300,794	926,263	1,053,590	4,984,243	64,014	3,776,701	1,212,916	2,976	(d) 116,415,988
Totals.....	3,603,602	4,794,359	3,840,925	2,522,151	2,606,554	17,314,045	240,275	11,732,953	3,911,679	6,921	50,654,600

NET LOSSES INCURRED—1921

<i>Companies</i>											
Canadian.....	529,408	276,279	517,917	292,382	399,063	2,404,092	18,544	1,554,053	697,392	None	6,689,130
British.....	800,363	766,195	762,738	872,669	788,372	4,676,398	54,179	3,644,870	1,502,544	10	(e) 13,271,139
Foreign.....	662,029	1,101,748	905,968	825,773	851,849	2,742,705	31,346	2,444,740	674,296	163	(f) 10,245,929
Totals.....	2,000,800	2,144,222	2,186,623	1,990,824	2,039,284	9,823,195	104,069	7,643,663	2,213,369	173	30,206,198

(c) Including \$80,533 which cannot be separated according to provinces.

(d) Including \$600 which cannot be separated according to provinces.

(e) Including \$54,664 which cannot be separated according to provinces.

(f) Including \$5,312 which cannot be separated according to provinces.

DEPARTMENT OF INSURANCE

TABLE XXII—Premiums Earned and Losses Incurred, 1921.

CANADIAN COMPANIES—IN CANADA.

(All reinsurance deducted.)

No.	Companies	Premiums Earned	Losses Incurred	Rate of Losses incurred per cent of Premiums Earned	The same for 1920	No.
		\$	\$	%	%	
1	Acadia Fire.....	232,824	142,185	61.07	45.38	1
2	Antigonish Farmers.....	2,093	43	2.05	63.61	2
3	Beaver Fire.....	37,720	9,282	24.61	22.22	3
4	British America.....	711,438	381,526	53.63	42.66	4
5	British Colonial.....	211,506	142,245	67.25	58.29	5
6	British Northwestern.....	177,990	76,211	42.82	47.00	6
7	Canada Accident and Fire.....	118,769	46,151	38.86	63.14	7
8	Canada National.....	212,477	94,941	44.68	36.10	8
9	Canada Security.....	83,032	58,212	70.11	73.06	9
10	Canadian Fire.....	367,566	148,171	40.31	35.97	10
11	Canadian Indemnity.....	116,641	58,489	50.14	42.02	11
12	Canadian Lumbermen's.....	727	None.			12
13	Canadian Surety.....	None.	None.			13
14	Cumberland Farmers.....	2,085	2,269	108.82	70.70	14
15	Dominion Fire.....	390,912	276,601	70.76	51.85	15
16	Dominion of Canada Guarantee and Accident	65,838	23,109	35.10	46.54	16
17	Fire Insurance Co. of Canada.....	189,116	103,134	54.53	60.87	17
18	General Accident of Canada.....	44,376	21,627	48.24	56.47	18
19	Globe Indemnity.....	174,161	59,242	34.02	41.65	19
20	Grain Insurance.....	240,423	117,291	48.79	55.27	20
21	Guardian Insurance Co. of Canada.....	52,455	35,617	67.90	40.10	21
22	Halifax Fire.....	26,314	13,334	50.67	55.76	22
23	Hudson Bay.....	203,111	127,208	62.63	46.36	23
24	Imperial Guarantee and Accident.....	None.	None.			24
25	Imperial Underwriters.....	142,162	62,281	43.81	55.31	25
26	Kings Mutual.....	14,517	12,261	84.46	26.09	26
27	Liverpool-Manitoba.....	276,106	107,053	38.77	37.17	27
28	London & Lancashire Guarantee & Accident	None.	None.			28
29	London Mutual.....	560,462	413,580	73.79	49.90	29
30	Mercantile.....	296,996	120,725	40.65	41.55	30
31	Merchants Casualty.....	None.	None.			31
32	Mount Royal.....	623,513	379,139	60.81	48.63	32
33	Mutual Fire.....	20,678	8,920	43.14	48.98	33
34	North American Accident.....	None.	None.			34
35	North Empire.....	172,949	121,564	70.29	70.90	35
36	North West.....	160,229	79,710	49.75	43.11	36
37	Occidental.....	232,441	149,973	64.52	45.54	37
38	Pacific Coast.....	132,088	66,019	49.98	39.09	38
39	Pacific Marine.....	17,243	30,250	175.43	20.75	39
40	Pictou County Farmers.....	3,895	387	9.94	79.68	40
41	Quebec.....	349,562	121,763	34.83	53.88	41
42	Reliance.....	4,191	1,258	30.02		42
43	Scottish Canadian.....	25,710	27,853	108.34		43
44	Western.....	808,805	448,378	55.44	49.01	44
	Totals.....	7,503,121	4,088,002	54.48	47.33	

TABLE XXIII—Premiums Earned and Losses Incurred, 1921—*Continued.*

BRITISH COMPANIES—IN CANADA.

(Licensed reinsurance deducted.)

No.	Companies	Premiums Earned	Losses Incurred	Rate of Losses incurred per cent of Premiums Earned	The same for 1920	No.
		\$	\$	%	%	
1	Alliance.....	391,714	195,366	49.87	54.26	1
2	Atlas.....	720,447	367,531	51.01	41.18	2
3	Autocar.....	10,603	1,356	12.79	.....	3
4	British Crown.....	503,058	363,174	72.19	70.92	4
5	British General.....	99,096	48,267	48.71	58.28	5
6	British Oak.....	10,344	None.	.....	.....	6
7	British Traders.....	249,124	158,146	63.48	56.19	7
8	Caledonian.....	484,359	248,722	51.35	44.20	8
9	Car and General.....	166,314	44,923	27.01	41.37	9
10	Caxton.....	15,378	30,519	198.46	.....	10
11	Century.....	276,074	141,355	51.20	57.19	11
12	China.....	8,042	2,721	33.83	30.33	12
13	Commercial Union.....	1,097,757	617,201	56.22	50.81	13
14	Eagle, Star and British Dominions.....	398,730	252,877	63.42	50.24	14
15	Employers Liability.....	762,465	369,382	48.45	53.66	15
16	Essex and Suffolk.....	58,931	28,484	48.33	28.58	16
17	General Accident, Fire.....	469,604	261,397	55.66	57.00	17
18	Guardian Assurance.....	1,635,878	877,686	53.65	44.65	18
19	Law, Union and Rock.....	324,753	144,714	44.56	43.01	19
20	Liverpool and London and Globe.....	1,559,853	746,720	47.87	48.57	20
21	London Guarantee.....	721,382	613,332	85.02	69.34	21
22	London and Lancashire.....	1,077,371	459,239	42.63	52.20	22
23	London Assurance.....	572,353	293,324	51.25	46.87	23
24	Marine.....	None.	None.	.....	.....	24
25	Merchants' Marine.....	71,152	29,069	40.85	.....	25
26	Motor Union.....	45,656	16,945	37.11	.....	26
27	National Benefit.....	80,487	86,562	107.55	129.50	27
28	National Prov. Plate Glass.....	46,786	19,190	41.02	.75	28
29	North British and Mercantile.....	1,143,379	625,497	54.71	51.08	29
30	Northern Assurance.....	1,121,299	636,137	56.73	54.37	30
31	Norwich Union Fire.....	1,122,868	483,159	43.37	44.47	31
32	Ocean Accident and Guarantee.....	318,065	216,616	68.10	52.55	32
33	Palatine.....	438,199	205,363	46.87	58.35	33
34	Patriotic.....	6,179	94	1.52	.....	34
35	Phoenix of London.....	1,148,757	652,093	56.77	30.62	35
36	Provincial.....	159,301	90,060	56.53	55.07	36
37	Queensland.....	267,881	154,556	57.70	53.74	37
38	Railway Passengers.....	None.	None.	.....	.....	38
39	Royal Exchange.....	724,600	268,729	37.09	49.55	39
40	Royal Insurance.....	1,972,097	1,175,870	59.63	47.39	40
41	Royal Scottish.....	176,776	106,805	60.42	87.01	41
42	Scottish Metropolitan.....	119,574	50,565	42.29	49.40	42
43	Scottish Union.....	433,960	183,919	42.38	44.17	43
44	Sun Insurance.....	837,773	431,731	51.53	44.99	44
45	Traders and General.....	137,295	126,735	92.31	44.18	45
46	Union Assurance.....	714,120	415,207	58.14	43.01	46
47	Union of Canton.....	533,162	421,179	79.00	57.10	47
48	Union Marine.....	None.	None.	.....	.....	48
49	United British.....	10	None.	.....	.....	49
50	Yangtze.....	32,191	26,223	81.46	4.38	50
51	Yorkshire.....	521,067	421,583	80.91	71.00	51
	Totals.....	23,786,264	13,170,323	55.37	49.87	

DEPARTMENT OF INSURANCE

TABLE XXIV—Premiums Earned and Losses Incurred, 1921—Concluded.

FOREIGN COMPANIES—IN CANADA.

(Licensed reinsurance deducted.)

No.	Companies	Premiums Earned	Losses Incurred	Rate of Losses incurred per cent of Premiums Earned	The same for 1920	No.
		\$	\$	%	%	
1	Etna.....	519,143	261,584	50.39	51.01	1
2	Agricultural.....	43,664	24,660	56.87	17.42	2
3	Alliance Insurance.....	175,543	113,018	64.38	69.57	3
4	American Alliance.....	6,367	1,110	17.43	31.66	4
5	American Central.....	228,404	127,963	56.02	64.83	5
6	American Equitable.....	92,149	80,609	87.48	81.66	6
7	American Insurance.....	64,550	32,460	50.29	33.68	7
8	American Lloyds.....	15,438	3,885	25.17	35.45	8
9	Boston.....	102,499	62,635	61.10	71.64	9
10	Caledonian-American.....	35,771	16,830	47.05	11.30	10
11	California.....	102,450	46,707	45.59	21.65	11
12	Citizens of Missouri.....	36,769	17,169	46.69	38.22	12
13	Columbia.....	90,542	92,646	102.32	26.68	13
14	Commercial Union of N.Y.....	7,855	2,492	31.73	21.58	14
15	Connecticut.....	206,191	85,116	41.28	40.89	15
16	Continental.....	510,219	337,496	66.15	57.00	16
17	Equitable Fire and Marine.....	56,546	34,904	61.73	39.94	17
18	Fidelity-Phenix.....	488,015	284,092	58.21	63.73	18
19	Fire Association of Philadelphia.....	73,229	42,000	57.35	41.06	19
20	Fireman's Fund.....	242,623	142,972	58.93	76.74	20
21	Firemen's Insurance.....	114,472	71,777	62.70	74.23	21
22	General of Paris.....	149,181	96,669	64.80	51.33	22
23	Girard.....	25,246	21,638	85.71	99.63	23
24	Glens Falls.....	218,904	174,640	79.78	55.59	24
25	Globe and Rutgers.....	952,848	699,160	73.38	50.87	25
26	Great American.....	532,132	346,565	65.13	76.50	26
27	Hardware Healers.....	21,023	12,926	61.49	6.57	27
28	Hartford Fire.....	1,385,112	615,387	44.43	54.11	28
29	Home Insurance.....	1,749,685	1,253,274	71.63	63.89	29
30	*Individual Underwriters.....	30	500	.....	.....	30
31	Insurance Co. of North America.....	859,884	479,650	55.66	54.98	31
32	Insurance Co. of State of Pennsylvania.....	168,425	123,530	73.34	47.52	32
33	Lumbermen's Underwriting Alliance.....	257,632	186,394	72.35	94.86	33
34	Manufacturing Lumbermen's.....	202,778	260,097	101.64	34.40	34
35	Manufacturing Woodworkers.....	87,591	114,578	130.81	70.49	35
36	Mechanics and Traders.....	24,749	19,601	79.20	19.52	36
37	Merchants Fire.....	101,263	29,598	29.23	69.45	37
38	Millers National.....	39,110	21,887	55.96	61.12	38
39	Minnesota Implement.....	21,023	12,926	61.49	6.57	39
40	National-Ben Franklin.....	167,813	69,356	41.33	36.65	40
41	National Fire of Hartford.....	728,709	658,214	90.33	63.03	41
42	National Liberty.....	15,877	17,871	112.56	.....	42
43	National Union.....	269,676	199,996	74.16	57.17	43
44	La Nationale.....	587,091	340,472	57.99	52.92	44
45	Newark.....	106,647	66,174	62.05	55.48	45
46	New Hampshire.....	77,522	60,819	78.56	63.59	46
47	New Jersey.....	80,298	23,458	29.21	27.21	47
48	*New York Reciprocal Underwriters.....	1,605	None	.....	.....	48
49	Niagara.....	330,619	187,381	56.68	48.71	49
50	Northwestern Mutual.....	281,266	137,172	48.77	62.12	50
51	Northwestern National.....	285,148	99,896	35.03	38.31	51
52	Pacific.....	12,593	6,644	52.76	.....	52
53	Phenix of Paris.....	180,351	112,116	62.17	49.21	53
54	Phoenix of Hartford.....	434,757	243,361	55.98	36.96	54
55	Providence Washington.....	240,574	154,560	64.25	73.50	55
56	Queen of America.....	765,560	427,633	55.86	44.06	56
57	Retail Hardware.....	21,023	12,926	61.49	6.57	57
58	St. Paul Fire and Marine.....	398,845	147,297	36.93	39.28	58
59	Security.....	585	19	3.25	.....	59
60	Springfield Fire and Marine.....	416,560	289,090	69.40	63.28	60
61	Sterling.....	28,524	14,129	49.53	.....	61
62	Stuyvesant.....	116,316	41,682	35.84	49.92	62
63	Tokio.....	61,959	18,851	30.42	259.58	63
64	L'Union of Paris.....	298,694	214,986	71.98	59.29	64
65	United States Fire.....	144,071	98,123	68.11	58.46	65
66	L'Urbaire.....	30,064	23,525	78.25	.....	66
67	Vulcan.....	101,437	73,752	72.70	51.24	67
68	Westchester.....	265,150	168,784	63.66	43.87	68
Totals.....		16,458,389	10,205,512	61.97	55.83	

RECAPITULATION.

Canadian Companies.....	7,503,121	4,088,002	54.48	47.33
British Companies.....	23,786,264	13,170,323	55.87	49.87
Foreign Companies.....	16,458,389	10,205,512	61.97	55.83
Totals.....	47,747,774	27,463,837	57.52	51.50

* These figures represent only business transacted since date of license.

TABLE XXV.—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and all other business in Canada for the year 1921.

CANADIAN COMPANIES—IN CANADA

No.		One year or less		Rate of premiums charged per cent of risks taken	All others		Rate of premiums charged per cent of risks taken	No.
		Amount Written	Premiums Charged		Amount Written	Premiums Charged		
		\$	\$ cts.	%	\$	\$ cts.	%	
1	Acadia Fire.....	25,847,174	355,881 80	1.38	9,454,140	140,418 25	1.49	1
2	Antigonish Farmers.....	None	None	.....	111,750	1,321 50	1.18	2
3	Beaver Fire.....	6,344,572	77,211 20	1.22	3,287,541	49,832 29	1.52	3
4	British America.....	82,931,752	907,001 36	1.09	35,014,529	417,276 32	1.19	4
5	British Colonial.....	22,212,726	355,494 18	1.60	6,727,740	90,075 62	1.34	5
6	British Northwestern.....	25,647,294	265,737 65	1.04	4,688,495	63,589 88	1.36	6
7	Canada Accident and Fire.....	21,250,654	235,079 66	1.11	3,569,573	50,638 57	1.42	7
8	Canada National.....	18,202,081	255,098 08	1.40	10,778,621	142,562 03	1.32	8
9	Canada Security.....	13,851,756	198,548 75	1.43	3,961,293	57,398 33	1.45	9
10	Canadian Fire.....	35,636,930	510,405 78	1.43	16,377,097	230,620 67	1.41	10
11	Canadian Indemnity.....	9,810,311	153,859 87	1.57	2,631,337	41,056 65	1.56	11
12	Canadian Lumbermen's.....	1,607,054	39,235 46	2.44	None	None	.....	12
13	Canadian Surety.....	None	None	.....	None	None	.....	13
14	Cumberland Farmers.....	None	None	.....	195,550	3,926 50	2.01	14
15	Dominion Fire.....	28,524,580	438,700 85	1.54	31,682,135	321,730 95	1.02	15
16	Dominion of Canada Guarantee and Accident.....	2,596,651	25,846 27	1.00	10,537,147	107,428 53	1.02	16
17	Fire Insurance Co. of Canada.....	37,743,473	372,748 20	.99	6,840,937	86,168 22	1.26	17
18	General Accident of Canada.....	7,212,911	82,837 30	1.15	3,530,261	27,993 80	.79	18
19	Globe Indemnity.....	29,727,151	308,906 42	1.04	8,259,986	80,951 55	.98	19
20	Grain Insurance.....	23,739,823	230,989 62	.97	79,300	1,161 63	1.46	20
21	Guardian Insurance Co. of Canada.....	17,905,790	205,434 05	1.15	2,083,316	27,938 87	1.34	21
22	Halifax Fire.....	1,673,467	32,870 00	1.96	1,233,055	17,782 81	1.44	22
23	Hudson Bay.....	21,159,551	273,831 22	1.29	6,309,505	84,209 79	1.33	23
24	Imperial Guarantee and Accident.....	None	None	.....	None	None	.....	24
25	Imperial Underwriters.....	32,610,203	312,642 03	.96	6,320,355	76,274 14	1.21	25
26	Kings Mutual.....	None	None	.37	1,772,114	22,909 26	1.29	26
27	Liverpool-Manitoba.....	32,971,615	392,371 03	1.19	11,254,978	140,645 63	1.25	27
28	London and Lanc. G'tee and Acc't.....	None	None	.....	None	None	.....	28
29	London Mutual.....	68,982,067	711,337 60	1.03	40,841,157	410,120 58	1.00	29
30	Mercantile.....	26,519,035	248,270 66	.94	7,568,335	87,596 22	1.16	30
31	Merchants Casualty.....	None	None	.....	None	None	.....	31
32	Mount Royal.....	67,030,941	863,782 63	1.29	31,600,831	377,292 77	1.19	32
33	Mutual Fire.....	731,410	16,489 91	2.25	282,760	4,108 96	1.45	33
34	North American Accident.....	None	None	.....	None	None	.....	34
35	North Empire.....	26,545,744	356,056 72	1.34	4,512,863	70,086 10	1.55	35
36	North West.....	17,710,120	203,636 06	1.15	5,945,967	80,692 95	1.36	36
37	Occidental.....	26,851,366	379,038 51	1.41	7,915,888	120,453 25	1.52	37
38	Pacific Coast.....	13,535,615	247,428 08	1.83	5,302,086	86,829 42	1.64	38
39	Pacific Marine.....	1,917,248	36,856 39	1.92	646,170	9,884 28	1.53	39
40	Pictou County Farmers.....	None	None	.....	519,375	4,584 45	.88	40
41	Quebec.....	31,229,252	318,319 47	1.02	9,338,472	107,148 70	1.15	41
42	Reliance.....	1,420,648	18,921 05	1.33	742,245	9,344 53	1.26	42
43	Scottish Canadian.....	7,445,393	130,130 33	1.75	2,771,777	32,866 23	1.19	43
44	Western.....	112,360,429	1,232,418 42	1.10	42,345,508	472,963 28	1.12	44
	Totals.....	901,486,787	10,793,466 61	1.20	347,034,189	4,157,883 51	1.20	

TABLE XXVI—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and all other business in Canada for the Year, 1921

BRITISH COMPANIES—IN CANADA

No.	Companies	One year or less		Rate of Premiums charged per cent of risks taken	All other		Rate of Premiums charged per cent of risks taken	No.
		Amount Written	Premiums Charged		Amount Written	Premiums Charged		
		\$	\$	%	\$	\$	%	
1	Alliance.....	27,816,897	304,311 80	1.09	11,292,930	116,983 08	1.04	1
2	Atlas.....	59,748,150	708,168 14	1.19	21,285,783	235,511 72	1.11	2
3	Autocar.....	2,205,408	23,405 30	1.06	154,622	2,008 06	1.30	3
4	British Crown.....	48,188,788	581,989 85	1.21	10,594,913	132,248 57	1.25	4
5	British General.....	18,501,433	150,038 82	.81	2,883,193	31,862 37	1.11	5
6	British Oak.....	1,781,499	20,105 41	1.13	138,741	1,407 70	1.01	6
7	British Traders.....	22,537,980	273,811 31	1.21	3,272,017	48,167 08	1.47	7
8	Caledonian.....	38,594,929	440,749 15	1.14	20,358,927	218,866 61	1.08	8
9	Car and General.....	52,244,033	224,347 65	.43	2,258,530	28,041 34	1.24	9
10	Caxton.....	4,900,372	56,457 51	1.15	567,525	5,644 72	.99	10
11	Century.....	34,322,603	365,228 68	1.06	6,235,737	61,992 51	.99	11
12	China.....	725,312	11,083 85	1.53	174,500	2,487 93	1.43	12
13	Commercial Union.....	104,072,127	952,667 79	.92	27,393,195	319,438 88	1.17	13
14	Eagle, Star and Br. Doms.	52,172,462	451,430 85	.87	11,873,488	140,206 73	1.18	14
15	Employers Liability.....	69,036,411	713,308 00	1.03	20,000,202	211,022 13	1.06	15
16	Essex and Suffolk.....	16,386,851	173,278 00	1.06	3,545,623	40,992 68	1.16	16
17	General Accident, Fire.....	39,533,974	404,442 97	1.02	7,953,738	87,797 38	1.10	17
18	Guardian Assurance.....	130,703,543	1,545,171 32	1.18	30,086,552	346,089 25	1.15	18
19	Law, Union and Rock.....	28,161,538	281,381 99	1.00	9,952,523	123,724 61	1.24	19
20	Liverpool and London and Globe.....	111,641,084	1,270,137 03	1.14	43,079,598	497,432 10	1.15	20
21	London and Guarantee.....	62,759,225	791,959 86	1.26	8,464,995	107,865 69	1.27	21
22	London and Lancashire.....	99,941,486	957,908 98	.96	27,964,608	324,844 43	1.16	22
23	London Assurance.....	45,201,289	488,020 08	1.08	15,039,385	168,939 72	1.12	23
24	Marine.....	None	None	.....	None	None	.....	24
25	Merchants Marine.....	15,952,931	149,570 47	.94	2,807,430	34,428 36	1.23	25
26	Motor Union.....	10,947,960	99,500 89	.91	2,143,272	22,688 67	1.41	26
27	National Benefit.....	10,177,991	122,131 63	1.20	2,473,109	30,149 98	1.22	27
28	National Prov. Plate Glass	11,495,101	75,121 65	.65	1,284,131	14,262 65	1.11	28
29	North Br. Mercantile.....	93,052,294	1,018,484 85	1.09	33,004,793	374,980 75	1.14	29
30	Northern Assurance.....	83,283,053	1,000,835 30	1.20	25,039,543	280,467 62	1.12	30
31	Norwich Union Fire.....	76,018,946	995,265 29	1.31	30,124,865	346,093 69	1.15	31
32	Ocean, Accident and G'tee.	26,236,408	294,839 63	1.12	7,240,647	89,421 82	1.23	32
33	Palatine.....	36,184,426	397,221 19	1.10	8,740,905	116,876 67	1.34	33
34	Patriotic.....	2,603,212	12,228 22	.47	189,300	1,842 74	.97	34
35	Phoenix of London.....	103,092,303	1,079,682 14	1.05	34,855,133	386,866 27	1.11	35
36	Provincial.....	16,347,343	173,312 54	1.06	4,012,109	40,821 83	1.02	36
37	Queensland.....	27,182,930	285,701 34	1.05	3,294,683	40,631 34	1.23	37
38	Railway Passengers.....	None	None	.....	None	None	.....	38
39	Royal Exchange.....	63,448,388	610,930 98	.97	19,907,703	229,368 59	1.15	39
40	Royal Insurance.....	152,311,440	1,653,603 36	1.09	67,604,202	727,994 95	1.08	40
41	Royal Scottish.....	20,014,928	214,962 42	1.07	3,334,976	44,626 97	1.34	41
42	Scottish Metropolitan.....	12,131,786	141,994 08	1.17	4,200,842	45,763 05	1.09	42
43	Scottish Union.....	35,032,650	340,622 77	.97	13,577,305	148,222 19	1.09	43
44	Sun Insurance.....	67,354,729	760,031 56	1.13	24,372,651	306,072 00	1.26	44
45	Traders and General.....	17,279,053	209,754 03	1.21	3,310,138	35,948 50	1.09	45
46	Union Assurance.....	65,032,639	703,891 05	1.08	18,883,843	214,287 89	1.13	46
47	Union of Canton.....	54,979,848	606,034 66	1.10	6,873,344	89,124 55	1.30	47
48	Union Marine.....	None	None	.....	None	None	.....	48
49	United British.....	350	6 97	1.99	6,000	36 00	.60	49
50	Yanztze.....	9,557,836	55,566 99	.58	316,900	3,548 25	1.20	50
51	Yorkshire.....	34,051,735	444,010 85	1.30	15,722,350	190,467 70	1.21	51
Total.....		2,114,947,673	22,640,815 20	1.07	617,891,502	7,068,568 32	1.14	

TABLE XXVII—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and all other business in Canada for the Year 1921

FOREIGN COMPANIES—IN CANADA

No.	—	One year or less		Rate of premiums charged per cent of risks taken	All other		Rate of premium charged per cent of risks taken	No.
		Amount Written	Premiums Charged		Amount Written	Premiums Charged		
		\$	\$ cts.	%	\$	\$ cts.	%	
1	Ætna.....	57,069,741	544,897 44	-95	9,231,486	103,440 64	1-12	1
2	Agricultural.....	6,665,038	80,471 20	1-21	643,848	10,273 84	1-60	2
3	Alliance Insurance.....	28,938,396	231,887 99	-80	2,404,569	30,051 02	1-25	3
4	American Alliance.....	1,414,505	21,198 16	1-50	288,242	4,618 71	1-60	4
5	American Central.....	32,718,402	270,751 43	-83	4,621,117	43,202 62	-93	5
6	American Equitable.....	11,338,123	130,492 70	1-15	1,058,026	13,177 13	1-25	6
7	American Insurance.....	7,390,017	83,071 95	1-12	1,069,657	15,474 74	1-45	7
8	American Lloyds.....	4,196,138	17,134 81	-41	4,000	40 00	1-00	8
9	Boston.....	11,529,655	139,850 98	1-21	1,864,286	23,229 64	1-25	9
10	Caledonian American.....	7,181,019	80,259 89	1-12	3,984,840	47,103 56	1-18	10
11	California.....	11,342,520	110,973 30	-98	1,757,637	23,765 12	1-35	11
12	Citizens of Missouri.....	2,713,995	42,485 60	1-57	333,050	4,718 64	1-42	12
13	Columbia.....	16,509,032	147,256 44	-89	1,952,098	24,842 95	1-27	13
14	Commercial Union of N.Y.....	765,886	12,253 68	1-60	327,060	4,806 42	1-47	14
15	Connecticut.....	22,195,572	240,167 09	1-08	4,374,229	56,225 53	1-29	15
16	Continental.....	57,213,339	541,550 81	-95	12,104,299	138,264 96	1-14	16
17	Equitable Fire.....	18,466,613	189,771 93	1-03	4,915,251	54,789 78	1-11	17
18	Fidelity-Phenix.....	52,264,689	499,457 52	-96	9,099,128	113,029 62	1-24	18
19	Fire Association of Phila.....	6,817,288	82,899 67	1-22	656,331	8,949 21	1-36	19
20	Fireman's Fund.....	22,767,344	228,535 12	1-00	3,190,702	42,775 69	1-34	20
21	Firemen's Insurance.....	6,579,423	80,911 68	1-23	2,907,920	39,985 45	1-38	21
22	General of Paris.....	18,684,709	171,684 46	-92	3,181,953	37,839 46	1-19	22
23	Girard.....	2,980,286	26,816 16	-90	473,280	6,665 99	1-41	23
24	Glens Falls.....	26,250,232	281,046 33	1-07	4,336,001	54,921 38	1-27	24
25	Globe and Rutgers.....	111,986,488	1,068,705 30	-95	7,814,046	97,647 60	1-25	25
26	Great American.....	68,163,706	630,265 52	-92	12,175,638	121,876 50	1-00	26
27	Hardware Dealers.....	1,867,300	51,311 40	2-75	59,116	923 26	1-56	27
28	Hartford Fire.....	146,368,171	1,478,321 95	1-01	65,571,423	666,182 84	1-02	28
29	Home Insurance.....	144,962,024	1,774,895 93	1-22	30,798,126	424,545 63	1-38	29
30	Individual Underwriters.....	975,000	3,778 39	-49	None	None	.....	30
31	Insurance Co. of N.A.....	119,778,709	1,019,649 67	-85	15,373,167	166,404 34	1-08	31
32	Ins. Co. of State of Penn.....	18,581,126	168,990 89	-91	1,886,963	23,871 79	1-27	32
33	Lumbermen's Underwrit- ing.....	19,846,690	349,300 45	1-76	None	None	.....	33
34	Manufacturing Lumber- mens.....	14,595,662	271,268 16	1-86	None	None	.....	34
35	Manufacturing Wood- workers.....	6,713,567	125,377 56	1-87	None	None	.....	35
36	Mechanics and Traders.....	1,126,777	32,327 47	2-87	118,150	2,047 25	1-73	36
37	Merchants Fire.....	11,015,302	118,393 64	1-07	676,285	8,740 58	1-29	37
38	Millers National.....	3,187,240	41,471 58	1-30	420,795	5,390 55	1-28	38
39	Minnesota Implement.....	1,867,300	51,311 40	2-75	59,116	923 26	1-56	39
40	National-Ben Franklin.....	10,593,488	137,174 83	1-29	5,153,843	55,449 32	1-08	40
41	National Fire of Hartford.....	58,702,945	750,606 88	1-28	10,522,794	140,520 65	1-34	41
42	National Liberty.....	2,344,395	28,869 46	1-23	520,150	4,948 30	-95	42
43	National Union.....	24,202,958	299,648 52	1-24	4,313,281	52,903 08	1-23	43
44	La Nationale.....	42,763,138	504,198 13	1-18	13,723,643	171,244 81	1-25	44
45	Newark.....	14,009,526	167,146 28	1-19	2,741,993	39,886 41	1-45	45
46	New Hampshire.....	8,663,568	95,127 76	1-10	1,754,367	22,102 48	1-26	46
47	New Jersey.....	7,561,638	83,918 12	1-11	429,093	6,957 84	1-62	47
48	New York Reciprocal.....	1,515,000	5,031 69	-34	None	None	.....	48
49	Niagara.....	48,771,005	492,776 17	1-01	5,325,825	64,275 69	1-21	49
50	Northwestern Mutual.....	20,244,385	448,527 16	2-22	582,225	9,518 29	1-63	50
51	Northwestern National.....	17,832,000	220,343 32	1-24	7,890,395	97,957 36	1-24	51
52	Pacific.....	3,515,208	32,092 29	-91	231,850	1,684 95	-73	52
53	Phenix of Paris.....	21,839,929	216,994 49	-99	4,789,537	54,564 71	1-14	53
54	Phenix of Hartford.....	49,934,486	557,286 78	1-12	15,943,041	183,273 32	1-15	54
55	Providence Washington.....	30,886,927	281,559 34	-91	2,632,431	31,906 84	1-21	55
56	Queen of America.....	59,904,016	686,373 06	1-15	21,882,785	255,641 74	1-17	56
57	Retail Hardware.....	1,867,300	51,311 40	2-75	59,116	923 26	1-56	57
58	St. Paul Fire and Marine.....	47,113,218	468,838 80	1-00	5,690,123	70,091 18	1-23	58
59	Security.....	694,436	3,916 86	-56	53,217	546 60	1-03	59
60	Springfield Fire.....	67,988,905	565,379 19	-83	9,196,689	97,364 35	1-06	60
61	Sterling.....	6,271,049	51,721 35	-82	376,050	5,232 28	1-39	61
62	Stuyvesant.....	10,591,138	129,385 65	1-22	588,560	7,166 78	1-22	62
63	Tokio.....	11,201,513	107,442 74	-96	318,085	3,852 83	1-21	63
64	L'Union of Paris.....	23,249,959	278,057 79	1-20	8,325,482	95,827 23	1-15	64
65	United States Fire.....	25,339,954	197,216 13	-78	710,832	10,556 96	1-49	65
66	L'Urbaine.....	9,520,915	129,628 70	1-36	3,820,985	49,645 85	1-30	66
67	Vulcan.....	15,008,412	173,469 53	1-16	1,534,055	18,462 93	1-20	67
68	Westchester.....	30,094,035	356,217 58	1-18	3,781,199	48,765 75	1-29	68
Totals.....		1,777,252,470	18,961,401 65	1-07	342,623,481	4,022,017 49	1-17	
Grand Totals.....		4,793,686,930	52,395,683 46	1-09	1,307,549,172	15,248,469 32	1-17	

DEPARTMENT OF INSURANCE

TABLE XXVIII—FIRE INSURANCE IN CANADA, 1921

(Including Business of Provincial Licensees)

Business transacted by	Net insurance written	Net in force Dec. 31 1921	Net premiums written	Net losses incurred
	\$	\$	\$	\$
1. Dominion licensees.....	6,102,236,102	5,995,928,802	47,199,765	27,463,837
2. Provincial licensees—				
(a) Provincial companies within province by which they are incor- porated.....	372,412,758	1,027,332,475	4,610,235	2,872,916
(b) Provincial companies within provinces other than those by which they are incorporated.....	34,480,937	107,307,463	400,067	313,043
Totals for Provincial Companies.....	406,893,695	1,134,639,938	5,010,302	3,185,959
Grand Totals.....	6,509,129,697	7,130,568,740	52,210,067	30,649,796

TABLE XXIX.

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 129 of the Insurance Act, 1917.

Province in which Property is Situated	Amount of Insurance
	\$
Nova Scotia.....	4,954,747
New Brunswick.....	14,211,508
Quebec.....	144,631,164
Ontario.....	228,906,336
Manitoba.....	8,530,202
Saskatchewan.....	3,405,770
Alberta.....	4,402,791
British Columbia.....	21,929,393
Prince Edward Island.....	342,075
Yukon.....	4,000
	\$431,617,986

Nature of Property Insured	Amount of Insurance
Lumber and lumber mills.....	21,772,417
Other industrial plants and mercantile establishments.....	273,450,004
Stocks and merchandise.....	129,127,436
Railway property and equipment.....	902,736
Miscellaneous.....	6,365,393
	\$431,617,986

Nature of insurance	Amount of Insurance
	\$
Lloyd's Associations.....	38,315,706
Reciprocal Underwriters.....	31,223,752
Mutual Companies.....	314,332,315
Stock Companies.....	47,746,213
	\$431,617,986

The following tables of fire losses in the larger cities and towns in Canada were gathered from the Municipal Officials in the form of monthly returns and must be regarded as estimates only.

FIRE LOSSES IN MUNICIPALITIES WHERE POPULATION EXCEEDS 10,000

Municipality	Population	Total Property Loss	Loss Per Capita	Loss Per Capita in 1920
Ontario—		\$	%	%
Belleville	12,243	18,554	1.51	3.40
Brantford	31,365	60,042	1.91	6.27
Chatham	16,000	135,638	8.48	0.94
Fort William	20,000	110,101	5.50	2.86
Galt	13,200	3,800	0.28	0.79
Guelph	18,000	458,155	25.45	1.79
Hamilton	118,243	717,697	6.69	3.63
Kingston	23,000	30,000	1.30	6.01
Kitchener	21,000	42,914	2.04	0.99
London	60,685	231,822	3.82	4.86
Niagara Falls	15,000	14,033	0.93	Nil.
North Bay	11,402	10,292	0.90	2.49
Oshawa	13,000	8,485	0.65	0.59
Ottawa	120,000	650,000	5.41	5.09
Owen Sound	12,000	35,040	2.92	0.56
Peterborough	21,400	10,750	0.50	1.46
Port Arthur	15,629	231,064	14.84	9.53
St. Catharines	21,000	7,787	0.37	0.87
St. Thomas	18,000	17,407	0.96	1.29
Sarnia	14,500	34,291	2.36	1.16
Sault Ste. Marie	24,000	68,966	2.83	2.21
Stratford	17,611	52,996	3.00	0.22
Toronto	525,000	980,126	3.79	4.04
Windsor	45,000	139,060	3.09	0.24
Woodstock	10,164	39,008	3.83	1.33
Quebec—				
Hull	33,762	112,345	3.33	0.90
Lachine	15,600	32,662	2.09	1.00
Lévis	10,000	312,750	31.27	0.48
Montreal	773,904	3,000,586	3.87	6.03
Outremont	14,500	11,535	0.79	0.96
Quebec	116,000	817,602	7.04	6.52
St. Hyacinthe	12,000	19,000	1.58	0.89
Shawinigan Falls	12,000	39,700	3.28	1.54
Sherbrooke	23,285	40,280	1.73	0.94
Three Rivers	24,000	44,185	1.84	1.79
Verdun	28,000	37,281	1.33	0.54
Westmount	18,500	21,900	1.21	1.14
Manitoba—				
Brandon	16,000	68,881	4.30	8.20
St. Boniface	13,080	22,717	1.73	0.68
Winnipeg	199,129	1,362,962	6.84	42.86
Saskatchewan—				
Moosejaw	23,500	71,922	3.06	5.56
Regina	35,000	186,799	5.33	2.11
Saskatoon	30,000	275,320	9.17	1.48
Alberta—				
Calgary	70,000	335,162	4.78	4.37
Edmonton	58,627	149,640	2.55	2.29
Lethbridge	11,300	70,336	6.22	1.40
Medicine Hat	12,000	18,130	1.51	8.01
British Columbia—				
New Westminster	16,000	31,507	1.96	3.64
North Vancouver	10,000	6,255	0.62	1.44
Vancouver	125,000	318,564	2.54	3.10
Victoria	58,000	45,592	0.78	0.96
Nova Scotia—				
Amherst	10,000	10,692	1.06	1.76
Dartmouth	10,000	28,148	2.81	2.58
Glace Bay	18,000	59,045	3.22	4.27
Halifax	58,087	407,616	7.01	10.33
Sydney	25,000	277,930	11.11	9.87
New Brunswick—				
Fredericton	8,876	22,739	2.56	0.82
Moncton	20,000	141,580	7.07	17.17
St. John	55,000	98,300	10.78	1.66
Prince Edward Island—				
Charlottetown	13,000	50,850	3.91	2.43

FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 5,000 TO 10,000

Municipality	Population	Total Property Loss	Loss Per Capita	Loss Per Capita in 1920
		\$	%	%
<i>Ontario—</i>				
Barrie.....	8,000	16,438	2.05	1.87
Brampton.....	5,000	10,000	2.00	4.05
Brockville.....	9,350	33,771	3.61	3.88
Cobourg.....	5,247	1,400	0.26	0.05
Collingwood.....	6,016	18,955	3.15	1.00
Cornwall.....	7,738	5,000	0.64	1.61
Dundas.....	5,000	5,400	1.80	1.36
Ford City.....	5,500	6,100	1.11	1.00
Kenora.....	5,500	11,850	2.15	5.08
Lindsay.....	8,500	8,993	1.05	2.27
Midland.....	7,129	62,299	8.73	Nil.
Pembroke.....	8,000	43,427	5.42	7.63
Preston.....	5,687	11,025	1.93	0.71
Renfrew.....	5,000	7,900	1.58	2.74
Smith's Falls.....	8,000	26,610	3.32	0.72
Sudbury.....	8,500	88,667	10.43	6.08
Thorold.....	5,300	10,677	2.01	1.66
Timmins.....	6,000	25,160	4.19	18.05
Trenton.....	6,000	15,825	2.63	2.06
Walkerville.....	7,500	24,544	3.27	0.15
Waterloo.....	5,200	4,925	0.94	4.72
<i>Quebec—</i>				
Chicoutimi.....	8,800	139,900	15.85	1.08
Granby.....	7,000	7,100	1.01	0.06
Grand' Mère.....	8,000	7,910	0.98	2.60
Joliette.....	9,592	280,080	26.07	1.81
Jonquière.....	6,000	13,775	2.29	0.33
La Tuque.....	6,000	23,100	3.85	2.00
Longueuil.....	5,200	1,625	0.31	0.79
Magog.....	5,300	600	0.11	0.46
Montmagny.....	5,668	Nil.	Nil.	0.11
Rivière du Loup.....	7,177	13,225	1.57	2.63
St. Jean.....	9,850	8,100	0.82	Nil.
St. Jérôme.....	5,537	31,868	5.75	2.89
St. Lambert.....	5,700	3,500	0.61	11.00
Sorel.....	8,227	60,000	7.29	0.58
Thetford Mines.....	7,447	7,162	0.96	Nil.
Valleyfield.....	9,325	8,710	0.93	2.29
<i>Manitoba—</i>				
Portage la Prairie.....	7,000	22,429	3.20	0.85
<i>Saskatchewan—</i>				
Prince Albert.....	8,500	47,136	5.54	1.54
Yorkton.....	5,153	82,864	16.08	2.58
<i>British Columbia—</i>				
Nanaimo.....	9,000	23,572	2.62	0.10
Nelson.....	8,000	20,894	2.61	1.94
Prince Rupert.....	7,000	6,601	0.94	0.17
<i>Nova Scotia—</i>				
New Glasgow.....	8,900	21,507	2.41	13.09
North Sydney.....	6,000	6,601	1.11	23.54
Springhill.....	6,000	1,601	0.26	2.48
Stellarton.....	5,500	9,000	1.63	1.81
Sydney Mines.....	8,328	94,465	11.34	5.69
Truro.....	8,000	20,985	2.62	1.32
<i>New Brunswick—</i>				
Campbellton.....	6,000	81,875	1.36	2.47

FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000

<i>Ontario—</i>				
Alexandria.....	2,500	148,585	59.43	3.78
Alliston.....	1,600	Nil.	Nil.	Nil.
Almonte.....	2,300	5,200	2.26	1.24
Amherstburg.....	2,500	7,800	3.12	2.56
Arnprior.....	4,852	40,220	8.28	1.97
Aurora.....	2,300	Nil.	Nil.	14.21
Aylmer.....	2,250	4,400	1.95	2.54
Blenheim.....	1,700	7,050	4.14	0.38
Blind River.....	1,800	2,000	1.11	Nil.
Bowmanville.....	3,330	18,280	5.48	4.09
Bracebridge.....	2,517	2,079	0.82	8.09
Burlington.....	2,500	9,500	3.80	0.82
Campbellford.....	3,000	100	0.03	1.66

FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000

Municipality	Population	Total Property Loss	Loss Per Capita	Loss Per Capita in 1920
		\$	%	%
<i>Ontario—Concluded</i>				
Capreol.....	1,900	41,460	21.82	27.26
Carleton Place.....	4,000	75,000	18.75	Nil.
Chesley.....	2,000	Nil.	Nil.	14.22
Clinton.....	2,000	370	0.10	0.30
Cobalt.....	4,600	6,055	1.31	0.64
Cochrane.....	3,300	2,300	0.69	3.86
Copper Cliff.....	3,000	25,305	8.43	6.49
Deseronto.....	1,928	700	0.36	3.40
Dresden.....	1,393	10,000	7.17	37.84
Dryden.....	1,200	636	0.53	0.24
Dunnville.....	3,600	32,170	8.93	1.98
Durham.....	1,700	Nil.	Nil.	0.23
Essex.....	1,608	53,600	3.33	0.94
Forest.....	1,422	Nil.	Nil.	Nil.
Fort Frances.....	3,467	292,155	97.38	13.18
Gananoque.....	3,000	6,935	1.97	3.57
Goderich.....	4,200	105,545	25.12	0.42
Gravenhurst.....	1,500	150	0.10	0.95
Haileybury.....	3,700	9,890	2.67	4.55
Hespeler.....	3,100	Nil.	Nil.	2.90
Iroquois Falls.....	2,000	7,500	3.75	28.00
Kewatin.....	1,325	Nil.	Nil.	3.42
Kincardine.....	2,074	28,400	13.69	14.11
Kingsville.....	1,800	150,250	83.47	1.25
Leamington.....	4,400	3,350	0.76	0.60
Listowel.....	2,500	28,550	11.42	6.74
Mattawa.....	1,462	60	0.04	3.79
Meaford.....	2,667	39,300	14.73	6.08
Merritt.....	2,589	15,113	5.80	2.98
Milton.....	2,773	10	0.00	0.10
Mitchell.....	1,686	5,000	2.96	2.04
Mount Forest.....	1,800	Nil.	Nil.	Nil.
Napanee.....	3,000	6,245	2.08	4.41
New Liskeard.....	3,000	4,000	1.33	0.50
Niagara-on-Lake.....	1,400	1,007	0.72	Nil.
Oakville.....	2,985	7,240	2.45	21.67
Orangeville.....	2,427	Nil.	Nil.	1.30
Palmerston.....	1,800	85	0.04	2.00
Parkhill.....	1,213	150	0.12	1.30
Parry Sound.....	3,500	207,255	59.21	2.88
Penetanguishene.....	4,005	107,475	26.83	4.20
Perth.....	4,035	50	0.01	0.28
Pictou.....	3,552	1,475	0.41	0.99
Port Colborne.....	2,400	Nil.	Nil.	2.98
Port Hope.....	4,567	26,585	5.82	0.18
Prescott.....	2,750	6,740	2.45	6.78
Richmond Hill.....	1,200	3,500	2.91	Nil.
Ridgetown.....	2,152	8,470	3.88	0.28
Rockland.....	3,300	20,635	6.25	Nil.
St. Mary's.....	4,035	97,210	24.11	Nil.
Seaford.....	1,831	2,658	1.44	8.91
Simcoe.....	4,000	662	0.16	Nil.
Sioux Lookout.....	1,127	8,600	7.63	Nil.
Southampton.....	1,600	2,000	1.25	0.58
Stayner.....	1,040	12,700	12.21	0.96
Strathroy.....	2,738	2,095	7.65	0.47
Thessalon.....	1,640	2,150	1.31	0.55
Tilbury.....	1,700	3,900	2.29	21.72
Tillsonburg.....	3,021	6,800	2.25	26.68
Uxbridge.....	1,700	1,000	0.58	10.11
Vankleek Hill.....	1,500	4,010	2.66	Nil.
Wallaceburg.....	4,500	10,323	2.29	0.50
Weston.....	3,157	2,350	6.44	0.26
Whitby.....	4,000	13,640	3.40	5.77
Wingham.....	2,459	7,000	2.84	0.46
<i>Quebec—</i>				
Acton Vale.....	1,500	466	0.31	50.00
Arthabaska.....	1,282	750	0.58	0.46
Baie St. Paul.....	1,791	50,000	2.79	0.11
Baconsfield.....	1,350	1,600	1.18	Nil.
Beauharnois.....	2,226	265	0.11	0.14
Bedford.....	1,249	2,000	1.60	2.00
Beloeil.....	1,442	1,250	0.86	0.10
Berthierville.....	2,350	10,300	4.38	10.00
Black Lake.....	3,700	32,200	8.70	0.85
Bromptonville.....	1,300	22,500	17.30	9.84
Buckingham.....	4,000	4,800	1.20	0.03
Châteauguay.....	1,200	Nil.	Nil.	Nil.
Coaticook.....	3,501	7,000	1.99	1.71
Cookshire.....	1,000	4,000	4.00	Nil.
Courville.....	1,352	3,000	2.21	Nil.

FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000

Municipality	Population	Total Property Loss	Loss Per Capita	Loss Per Capita in 1920
		\$	%	%
<i>Quebec—Concluded</i>				
Dorion.....	1,100	4,000	3.63	6.00
Dorval.....	2,000	26,900	13.45	Nil.
Drummondville.....	2,800	205,000	73.21	1.51
Farnham.....	3,725	26,640	7.15	0.42
Iberville.....	2,000	72,050	36.02	Nil.
Laprairie.....	2,200	1,100	0.50	0.28
Laizon.....	4,919	3,000	0.60	0.36
Laval Rapids.....	2,137	19,000	8.89	1.69
Louisville.....	1,752	500	0.28	Nil.
Marieville.....	1,693	300	0.17	Nil.
Magantic Lake.....	3,200	800	0.25	0.62
Montreal West.....	1,800	1,600	0.88	0.21
Nicolet.....	4,000	100	0.02	62.50
Pointe-Aux-Trembles.....	2,400	1,100	0.45	4.05
Pointe Claire.....	4,000	500	0.12	Nil.
Richmond.....	2,400	4,800	2.00	0.49
Rimouski.....	3,600	200	0.05	7.39
Roberval.....	2,004	100	0.04	Nil.
Scotstown.....	1,000	Nil.	Nil.	4.21
Ste. Anne-de-Bellevue.....	2,186	4,100	1.87	Nil.
Ste. Agathe-des-Monts.....	2,800	30,000	10.71	Nil.
St. Laurent.....	3,302	1,000	0.30	0.18
St. Thérèse.....	3,027	100	0.03	8.66
St. Tite.....	1,600	400	0.26	Nil.
Trois Pistoles.....	1,350	Nil.	Nil.	4.72
Victoriaville.....	4,406	5,100	1.15	0.11
Windsor Mills.....	2,200	1,500	0.68	Nil.
<i>Manitoba—</i>				
Beauséjour.....	1,000	600	0.60	4.50
Carman.....	1,670	40	0.02	Nil.
Dauphin.....	4,000	3,675	0.91	0.52
Emerson.....	1,150	125	0.10	0.80
Grandview.....	2,400	11,500	4.79	3.12
Killarney.....	1,000	1,700	1.70	0.36
Minnedosa.....	1,800	Nil.	Nil.	0.23
Neepawa.....	2,000	50,275	0.38	0.75
Selkirk.....	3,700	17,000	4.59	Nil.
Souris.....	1,800	Nil.	Nil.	17.97
The Pas.....	1,800	6,500	3.61	9.56
Virden.....	1,700	595	0.35	0.08
<i>Saskatchewan—</i>				
Assiniboia.....	1,200	250	0.20	Nil.
Battleford.....	1,111	705	0.63	0.07
Biggar.....	2,000	Nil.	Nil.	Nil.
Broadview.....	1,200	1,000	0.83	0.13
Canora.....	1,300	52,800	40.61	2.21
Carnduff.....	1,500	Nil.	Nil.	1.06
Gravelbourg.....	1,500	500	0.33	Nil.
Gull Lake.....	1,000	14,700	14.70	0.10
Herbert.....	1,200	3,300	2.75	23.48
Humboldt.....	1,800	300	0.16	0.04
Indian Head.....	1,700	Nil.	Nil.	0.01
Kamsack.....	2,250	75,670	33.63	1.73
Kerrobert.....	1,000	100	0.10	5.97
Kindersley.....	1,200	1,000	0.83	0.48
Leader.....	1,000	1,675	1.67	52.41
Maple Creek.....	1,400	300	0.21	Nil.
Melfort.....	2,000	4,145	2.07	2.06
Melville.....	3,400	725	0.21	0.29
Moosomin.....	1,200	Nil.	Nil.	Nil.
North Battleford.....	4,500	585	0.10	2.88
Rosetown.....	1,000	Nil.	Nil.	0.61
Shaunavon.....	1,500	250	0.16	3.53
Sutherland.....	1,000	150	0.15	0.75
Swift Current.....	3,560	48,604	13.64	1.18
Watrous.....	1,300	300	0.23	8.21
Weyburn.....	4,200	7,611	1.81	1.20
Wilkie.....	1,100	4,380	3.98	3.00
Wolseley.....	1,200	500	0.41	Nil.
<i>Alberta—</i>				
Bassano.....	1,000	1,150	1.15	20.00
Beverly.....	1,000	4,700	4.70	1.79
Blairmore.....	1,800	5,065	2.81	3.16
Camrose.....	2,200	3,025	1.38	Nil.
Cardston.....	1,700	2,200	1.29	1.31
Coleman.....	2,500	4,500	1.80	Nil.
Drumheller.....	2,300	1,000	0.43	Nil.
Edson.....	1,200	4,900	4.08	Nil.
Fort Saskatchewan.....	1,200	360	0.30	1.58
Hanna.....	1,835	Nil.	Nil.	Nil.
High River.....	1,300	550	0.42	2.02

FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000

Municipality	Population	Total Property Loss	Loss Per Capita	Loss Per Capita in 1920
		\$	%	%
<i>Alberta—Concluded.</i>				
Lacombe.....	1,200	15,000	12.50	Nil.
Macleod.....	1,800	5,000	2.99	2.16
Magrath.....	1,100	Nil.	Nil.	0.83
Olds.....	1,100	Nil.	Nil.	Nil.
Pincher Creek.....	1,000	25	0.02	7.29
Raymond.....	1,600	Nil.	Nil.	Nil.
Redcliffe.....	1,300	6,200	4.77	9.72
Red Deer.....	3,000	1,005	0.33	3.28
St. Albert.....	1,200	10,000	8.33	0.66
Stettler.....	1,500	4,600	3.06	0.02
Taber.....	1,650	152	0.09	0.76
Vegreville.....	1,600	300	0.18	0.03
Vermilion.....	1,400	7,710	5.50	Nil.
Wetaskiwin.....	2,500	16,580	6.63	0.94
<i>British Columbia—</i>				
Chilliwack.....	1,800	11,640	6.45	24.75
Cranbrook.....	3,000	1,070	0.35	0.14
Cumberland.....	1,200	1,070	0.35	0.14
Duncan.....	1,400	510	0.36	1.80
Enderby.....	1,000	Nil.	Nil.	Nil.
Fernie.....	4,500	4,524	1.00	0.20
Grand Forks.....	2,000	6,560	3.28	6.81
Kamloops.....	4,487	8,330	1.85	0.13
Kelowna.....	3,500	202,365	57.81	6.30
Merritt.....	1,794	2,500	1.39	3.63
Port Alberni.....	1,047	88,350	84.38	12.52
Port Coquitlam.....	1,500	16,987	11.31	45.32
Port Moody.....	1,600	5,510	3.81	49.65
Prince George.....	2,500	6,235	2.49	0.23
Revelstoke.....	3,000	4,607	1.53	1.50
Rossland.....	2,000	2,306	1.15	18.13
Trail.....	4,000	15,800	3.90	1.49
Vernon.....	4,000	1,150	0.28	3.50
<i>Nova Scotia—</i>				
Antigonish.....	1,200	5,250	4.33	0.36
Bridgetown.....	1,200	55,075	45.89	0.70
Bridgewater.....	3,300	75	0.02	Nil.
Canso.....	2,000	Nil.	Nil.	0.03
Digby.....	1,200	20,100	16.75	33.40
Dominion.....	2,500	1,225	0.48	3.10
Inverness.....	3,000	1,060	3.53	Nil.
Kentville.....	2,800	Nil.	Nil.	0.21
Liverpool.....	2,300	42,630	14.18	15.47
Louisburg.....	1,000	Nil.	Nil.	9.36
Lunenburg.....	2,681	Nil.	Nil.	0.11
Parrsboro.....	2,750	46,400	16.87	1.16
Pictou.....	3,400	68,513	21.50	0.86
Shelburne.....	1,400	500	0.35	10.93
Trenton.....	2,812	27,200	9.67	3.76
Wedgeport.....	1,500	Nil.	Nil.	Nil.
Westville.....	4,500	1,750	0.38	5.66
Windsor.....	3,452	1,551	0.44	51.11
Wolfville.....	1,800	3,000	1.66	45.55
<i>New Brunswick—</i>				
Chatham.....	4,800	53,400	11.12	1.35
Dalhousie.....	1,200	Nil.	Nil.	0.33
Dorchester.....	1,200	18,000	15.00	Nil.
Edmundston.....	4,300	23,800	5.53	0.75
Grand Falls.....	1,400	700	0.50	0.30
Marysville.....	1,630	3,000	2.84	Nil.
Newcastle.....	3,510	1,276,250	363.74	0.85
Sackville.....	4,000	8,000	2.00	0.36
St. George.....	1,000	2,000	2.00	Nil.
St. Stephen.....	3,500	19,610	5.60	22.75
Sussex.....	2,000	4,060	2.03	0.96
<i>Prince Edward Island—</i>				
Souris.....	1,200	Nil.	Nil.	Nil.
Summerside.....	3,000	200	0.06	0.85

ABSTRACT

**OF STATEMENTS MADE BY COMPANIES LICENSED TO TRANSACT
BUSINESS OF ONE OR MORE CLASSES OF CASUALTY
INSURANCE, IN CANADA FOR YEAR 1921, IN
ACCORDANCE WITH THE INSURANCE
ACT, 1917.**

TABLE XXX—Showing the total Assets and their nature of Canadian Companies transacting Insurance,

CANADIAN COMPANIES

No.	Companies	Real Estate	Loans on Real Estate	Bonds and Debentures	Stocks
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Boiler Inspection.....	None	5,000 00	380,052 66	44,999 00
2	Casualty Co. of Canada.....	None	None	64,737 93	None
3	Chartered Trust and Executor.....	1,274 79	224,690 95	349,587 78	15,179 00
4	Dominion Gresham.....	None	None	157,904 12	None
5	General Animals.....	None	None	63,550 00	6,675 00
6	Guarantee Co. of N. America.....	340,850 00	None	1,384,887 00	670,156 00
7	Merchants' and Employers'.....	37,139 16	None	92,600 00	None
8	Protective Association.....	None	None	85,412 42	None
	Totals.....	379,263 95	229,690 95	2,578,731 91	737,009 00

(a) Including \$330,463.02 loans on collateral.

(b) Including \$159,660.97 secured by agreement of sale of electrical Department's real estate and equipment.

business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler etc.

—ASSETS AT DECEMBER 31, 1921.

Cash on hand, in Banks or deposited with Government	Interest and Rents Due and Accrued	Agents' Balances and Premiums Un-collected	Other Assets	Total Assets	Nature of Business	No.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
34,760 92	5,618 72	16,524 77	2,104 57	489,060 64	Steam Boiler.....	1
7,744 34	1,070 99	8,179 97	None	81,733 23	Auto and Plate Glass.....	2
36,158 75	14,323 81	None	(a) 494,333 37	1,135,548 45	Title.....	3
9,304 63	8,538 53	33,692 27	(b) 163,227 60	372,667 15	Accident, Auto, Gtee., Plate Glass and Sickness..	4
1,796 96	730 01	8,221 24	55 50	81,028 71	Auto, Live Stock and Plate Glass.....	5
264,596 46	17,790 91	35,492 56	1,117 28	2,714,890 21	Guarantee.....	6
5,163 39	935 43	28,710 74	20,506 37	185,055 09	Accident, Combined Accident and Sickness, Plate Glass and Sickness.	7
41,557 02	802 42	8,782 67	233 27	136,787 80	Combined Accident and Sickness.....	8
401,082 47	49,810 82	139,604 22	681,577 96	5,196,771 28		

TABLE XXXI—Showing the Total Liabilities of Canadian Companies transacting business of
CANADIAN COMPANIES

No.	Companies	Reserve for Unsettled Losses	Reserve of Unearned Premiums	Sundry	Total Liabilities not including Capital Stock
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Boiler Inspection.....	1,730 32	155,449 44	3,601 36	160,781 12
2	Casualty Co. of Canada.....	2,123 55	35,733 07	9,711 23	47,567 85
3	Chartered Trust and Executor.....	None	None	(a) 625,422 52	625,422 52
4	Dominion Gresham.....	30,853 50	90,893 56	8,780 78	130,527 84
5	General Animals.....	13,073 96	28,736 89	1,040 85	42,851 70
6	Guarantee Co. of N. America.....	77,004 00	178,448 44	(b) 300,472 89	555,925 33
7	Merchants' and Employers'.....	47,290 54	47,552 68	16,641 44	111,484 66
8	Protective Association.....	16,368 43	60,967 68	5,600 24	82,936 35
	Totals.....	188,444 30	597,781 76	971,271 31	1,757,497 37

(a) Including \$12,500 investment reserve fund (b) Including \$150,000 investment reserve fund.

Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

—LIABILITIES AT DECEMBER 31, 1921.

Excess Assets over Liabilities	Capital Stock paid in cash	Nature of Business	No.
\$ cts.	\$ cts.		
328,279 52	100,100 00	Steam Boiler.....	1
34,165 38	47,333 39	Auto and Plate Glass.....	2
510,125 93	484,456 17	Title.....	3
242,139 31	200,000 00	Accident, Auto, Guarantee, Plate Glass and Sickness.....	4
38,177 01	62,275 00	Auto, Live Stock and Plate Glass.....	5
2,158,964 88	304,600 00	Guarantee.....	6
73,570 43	99,500 00	Accident, Combined Accident and Sickness, Auto, Plate Glass and Sickness.....	7
53,851 45	35,000 00	Combined Accident and Sickness.....	8
3,439,273 91	1,333,264 56		

TABLE XXXII—Showing the Assets in Canada, and their nature of Companies other than Steam Boiler

BRITISH AND FOREIGN COMPANIES—ASSETS

No.	Companies	Real Estate	Loans on Real Estate	Bonds and Debentures	Stocks
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Abeille.....	None	None	65,494 55	None
2	Ætna Casualty.....	None	None	51,000 00	None
3	American and Foreign.....	None	None	26,260 00	None
4	American Surety.....	None	None	111 910 00	None
5	Austral.....	None	None	61,500 00	None
6	British and Foreign.....	None	None	108,795 00	None
7	Continental Casualty.....	None	None	112,506 27	None
8	Excess.....	None	None	138,986 66	None
9	Federal.....	None	None	61,100 00	None
10	Fidelity and Casualty.....	None	None	279,383 59	None
11	Hartford Accident.....	None	None	166,400 00	None
12	Hartford Live Stock.....	None	None	25,500 00	None
13	Hartford Steam Boiler.....	None	None	39,600 00	None
14	International Fidelity.....	None	None	5,100 00	None
15	Lloyds Plate Glass.....	None	None	86,648 00	None
16	Loyal Protective.....	None	None	71,850 00	None
17	Lumbermen's Mutual Casualty.....	None	None	20,790 00	None
18	Maryland Casualty.....	None	None	471,848 91	None
19	National Surety.....	None	None	201,850 00	None
20	New York Plate Glass.....	None	None	30,300 00	None
21	Ocean Marine.....	None	None	86,359 00	None
22	Preferred Accident.....	None	None	75,000 00	None
23	Ridgely Protective.....	None	None	28,200 00	None
24	Royal Indemnity.....	None	None	168,537 35	None
25	Travelers Indemnity.....	None	None	492,935 00	None
26	United Commercial Travelers.....	None	None	26,280 00	None
27	United States Fidelity and Guaranty.....	None	None	660,600 00	None
28	Western Casualty.....	None	None	20,095 00	None
	Totals.....	None	None	3,694,829 33	None

Canadian transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Insurance, etc.

IN CANADA AT DECEMBER 31, 1921.

Cash on hand and in Banks deposited with Government	Interest Due and Accrued	Agents' Balances and Premiums Uncollected	Other Assets	Total Assets	Nature of Business	No.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
9,643 03	None	None	300 00	75,437 58	Hail.....	1
104,971 82	114 58	None	None	156,086 40	Guarantee.....	2
2,662 44	None	None	None	28,922 44	Inland Transportation.....	3
6,433 75	2,082 50	770 68	None	121,196 93	Burglary and Guarantee.....	4
None	1,424 04	None	None	62,924 04	Accident and Sickness.....	5
None	780 00	None	None	109,575 00	Inland Transportation and Sprinkler Leakage.....	6
30,521 71	2,467 37	60,483 65	11,650 10	217,629 10	Accident, Auto and Sickness.....	7
205 23	None	None	None	139,191 89	Hail.....	8
533 33	None	None	None	61,633 33	Hail.....	9
9,776 87	2,951 13	26,323 73	None	318,435 32	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.....	10
42,570 88	733 33	16,444 10	None	226,148 31	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.....	11
6,485 24	62 50	959 18	None	33,006 92	Live Stock.....	17
None	675 00	None	None	40,275 00	Steam Boiler.....	13
None	None	None	None	5,100 00	Guarantee.....	14
None	1,057 78	1,143 16	None	88,848 94	Plate Glass.....	15
45,032 47	1,380 00	None	None	117,962 47	Accident and Sickness.....	16
8,312 24	192 50	1,358 09	None	30,652 83	Auto.....	17
77,231 92	4,724 10	24,533 31	None	578,338 24	Accident, Auto, Burglary, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage and Steam Boiler.....	18
57,224 53	2,634 17	18,908 40	None	280,617 10	Burglary, Forgery and Guarantee.....	19
8,464 44	500 00	2,576 71	None	41,841 15	Plate Glass.....	20
None	None	41 00	None	86,400 00	Inland Transportation.....	21
17,208 12	937 50	4,310 40	None	97,456 02	Accident, Auto and Sickness.....	22
26,292 41	500 00	None	None	54,992 41	Accident and Sickness.....	23
51,161 91	1,497 10	35,394 41	None	256,590 77	Accident, Auto, Burglary, Guarantee, Sickness and Steam Boiler.....	24
22,518 40	4,811 53	39,608 53	None	559,873 46	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.....	25
682 50	None	250 00	None	27,212 50	Accident.....	26
5,942 00	43,145 83	68,796 52	None	778,484 35	Accident, Auto, Burglary, Forg. Guarantee Plate Glass and Sickness.....	27
1,476 21	None	1,939 44	None	23,510 65	Accident and Sickness.....	28
535,351 45	72,370 96	303,841 31	11,950 10	4,618,343 15		

TABLE XXXIII.—Showing the Liabilities in Canada of Companies other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

No.	Companies	Reserve for Unsettled Losses	Reserve of Unearned Premiums	Sundry	Total Liabilities	Excess of Assets over Liabilities	Nature of Business	No.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
1	Abeille.....	None	None	1,546 52	1,546 52	73,891 06	Hail.	1
2	Ætna Casualty.....	None	None	None	None	156,086 40	Guarantee	2
3	American and Foreign.....	None	5 40	958 25	963 65	27,958 79	Inland Transportation.	3
4	American Surety.....	54,050 86	17,267 81	2,145 04	73,463 71	47,733 22	Burglary and Guarantee.	4
5	Austral.....	None	None	None	None	62,924 04	Combined Accident and Sickness.	5
6	British and Foreign.....	None	491 80	359 13	850 93	103,724 07	Inland Transportation and Sprinkler.	6
7	Continental Casualty.....	24,359 87	105,593 85	1,843 72	131,797 44	85,831 66	Accident, Auto and Sickness.	7
8	Excess.....	300 00	None	None	300 00	138,891 89	Hail.	8
9	Federal.....	None	None	462 88	462 88	61,170 45	Hail.	9
10	Fidelity and Casualty.....	33,937 14	144,139 30	4,814 33	182,890 86	135,544 46	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.	10
11	Hartford Accident.....	5,744 54	21,680 34	832 28	28,257 16	197,891 15	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	11
12	Hartford Live Stock.....	28,340 00	9,984 09	481 60	38,805 69	-5,798 77	Live Stock.	12
13	Hartford Steam Boiler.....	None	None	None	None	40,275 00	Steam Boiler.	13
14	International Fidelity.....	1,198 99	2,610 00	None	3,808 99	1,291 01	Guarantee.	14
15	Lloyds Plate Glass.....	2,800 00	22,692 70	2,900 00	28,392 70	60,456 24	Plate Glass.	15
16	Loyal Protective.....	27,104 50	43,263 42	11,215 02	81,582 94	36,379 53	Com., Accident and Sickness.	16
17	Lumbermen's Mutual Casualty.....	1,000 00	3,962 28	500 00	5,462 28	25,190 55	Auto.	17
18	Maryland Casualty.....	66,546 85	177,157 08	20,854 33	264,558 26	313,779 98	Accident, Auto, Burglary, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler and Steam Boiler.	18
19	National Surety.....	20,026 36	81,166 15	31,500 00	132,692 51	147,924 59	Burglary, Forgery and Guarantee.	19
20	New York Plate Glass.....	1,679 23	10,996 17	500 00	13,175 40	28,665 75	Plate Glass.	20
21	Ocean Marine.....	None	None	None	None	86,400 00	Inland Transportation.	21
22	Preferred Accident.....	2,980 76	13,876 48	648 15	17,505 39	79,950 63	Accident, Auto and Sickness.	22
23	Ridgely Protective.....	8,707 12	4,824 05	2,770 59	16,301 76	38,690 65	Combined Accident and Sickness.	23
24	Royal Indemnity.....	83,871 00	103,340 10	8,454 36	203,675 46	49,915 31	Accident, Auto, Burglary, Guarantee, Sickness and Steam Boiler.	24
25	Travelers Indemnity.....	140,780 38	259,896 24	19,417 08	430,033 70	129,779 76	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.	25
26	United Commercial Travelers.....	4,072 68	None	None	4,072 68	23,139 82	Accident.	26
27	United States Fidelity and G'ty.....	167,655 24	273,695 78	3,000 00	444,351 02	334,133 33	Accident, Auto, Burglary, Forgery, Guarantee, Plate Glass and sickness.	27
28	Western Casualty.....	807 50	None	None	807 50	22,763 15	Combined Accident, and Sickness.	28
	Totals.....	681,963 02	1,311,643 13	115,213 28	2,108,819 43	2,509,523 72		

TABLE XXXIV—Showing the Income of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

INCOME 1921

No.	Companies	Net Premiums Written	Interest, Rents and Dividends Earned on Stocks, etc.	Sundry	Total Income	No.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1	Boiler Inspection.....	129,820 46	24,671 71	1,096 43	155,588 60	1
2	Casualty Company of Canada.....	87,922 39	2,786 62 (a)	33 34	90,742 35	2
3	Chartered Trust and Executor.....	None.	35,563 55 (b)	74,286 75	109,850 30	3
4	Dominion Gresham.....	284,116 13	22,235 70	None.	306,351 83	4
5	General Animals.....	70,762 91	3,721 71	None.	74,484 62	5
6	Guarantee Company of North America.....	352,077 79	128,952 99	None.	481,030 78	6
7	Merchants' and Employers'.....	(c) 254,593 61	8,251 52	None.	262,845 13	7
8	Protective Association.....	249,024 14	4,050 66	None.	253,074 80	8
	Total.....	1,428,317 43	230,234 46	75,416 52	1,733,968 41	

(a) Premium on capital stock.

(b) Including \$1,355.16 profit on sale of securities.

(c) Including \$2,816 policy fees.

TABLE XXXV—Showing the Expenditure of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness, Steam Boiler Insurance, etc.

EXPENDITURE 1921

No.	Companies	Net Losses Incurred	Dividends or Bonuses to Stockholders	General Expenses Incurred	Total Expenditure	^e Excess of Income over Expenditure — ^d The Reverse	No.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1	Boiler Inspection.....	5,482 55	None.	109,324 55	114,807 10	^e 40,781 50	1
2	Casualty Company of Canada.....	26,063 76	None.	40,505 46	66,569 22	^e 24,173 13	2
3	Chartered Trust and Executor.....	None.	33,782 55	71,629 75	105,412 30	^e 4,438 00	3
4	Dominion Gresham.....	160,452 54	None.	140,443 35	300,895 89	^e 5,455 94	4
5	General Animals.....	45,089 11	None.	39,116 16	84,205 27	^d 9,720 65	5
6	Guarantee Co. of North America.....	150,836 57	67,012 00	223,372 51	441,221 08	^e 39,809 70	6
7	Merchants' and Employers'.....	119,457 45	None.	136,530 95	255,988 40	^e 6,856 73	7
8	Protective Association.....	122,714 23	None.	91,053 99	213,768 22	^e 39,306 58	8
	Totals.....	630,096 21	100,794 55	851,976 72	1,582,867 48	^e 151,100 93	

TABLE xxxvi.—Showing the Income and Expenditure in Canada of Companies, other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

No.	Companies	Income 1921				Expenditure 1921				No.
		Net Premiums Written	Interest and Dividends on Stock	Sundry	Total Income	Net Losses Incurred	General Expenses Incurred	Total Expenditure	Excess of Income over The Reverse	
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1	Abella.....	102,742 71	891 08	None	103,633 79	80,461 74	42,237 40	122,699 14	19,065 35	1
2	Abna Casualty.....	None	4,210 91	None	4,210 91	None	21 63	21 63	4,189 28	2
3	American and Foreign.....	23,101 00	None	None	23,101 00	8,947 32	8,703 77	13,951 03	11,150 37	3
4	American Surety.....	42,801 06	3,349 25 (a)	1,000 50	47,150 81	89,337 27	20,008 07	103,345 34	60,194 53	4
5	Austria.....	None	835 00	125 68	5,650 68	None	375 68	973 75	4,722 38	5
6	British and Foreign.....	1,018 01	4,650 00	None	5,668 01	119,000 00	166,910 22	285,913 71	82,302 85	6
7	Continental Casualty.....	367,355 92	None	224 06	368,223 10	119,000 00	166,910 22	285,913 71	82,302 85	7
8	Excess.....	118,142 53	43 52	None	118,142 53	196,237 88	40,356 43	176,588 31	38,445 98	8
9	Federal.....	42,779 38	None	None	42,779 38	58,823 26	14,086 44	72,909 70	30,130 32	9
10	Fidelity and Casualty.....	258,168 42	14,358 12	None	272,726 54	118,221 00	140,901 35	259,122 35	17,883 40	10
11	Hartford Accident.....	55,333 48	9,320 92	None	64,654 40	14,014 88	32,806 12	46,821 00	13,004 19	11
12	Hartford Live Stock.....	27,895 35	2,503 26	None	30,463 61	40,415 00	20,415 12	None	30,366 51	12
13	Hartford Steam Boiler.....	1,200 00	1,350 00	None	2,550 00	None	None	None	2,350 00	13
14	International Fidelity.....	7,155 00	None	None	7,155 00	1,073 12	27,109 83	28,182 95	4,972 03	14
15	Lloyd's Plate Glass.....	50,406 44	4,188 00	None	54,594 44	14,364 27	27,432 29	41,796 36	12,797 88	15
16	Loyal Protective.....	(b) 254,151 80	3,558 13	398 03	258,107 96	133,218 54	109,919 55	243,138 09	14,969 87	16
17	Lumbermen's Mutual Casualty.....	6,706 65	1,396 15	None	8,102 80	1,753 20	1,855 64	3,608 84	4,493 96	17
18	Maryland Casualty.....	330,271 55	23,626 77	7 50	353,906 12	66,406 54	144,234 79	315,332 79	38,373 33	18
19	National Surety.....	173,393 09	11,396 16	None	184,789 25	10,377 65	13,443 13	176,840 28	7,948 97	19
20	New York Plate Glass.....	27,646 02	1,370 05	None	29,016 07	1,176 74	2,117 60	23,825 78	5,190 29	20
21	Ocean Marine.....	3,312 46	None	None	3,312 46	1,753 65	26,211 57	3,294 34	18 12	21
22	Preferred Accident.....	34,902 62	2,975 98	32 30	37,878 60	14,753 65	13,332 38	40,985 22	3,106 62	22
23	Ridgely Protective.....	71,219 70	1,355 08	None	72,574 78	40,271 92	13,332 38	53,604 30	19,232 78	23
24	Royal Indemnity.....	209,548 74	9,600 90	None	219,149 64	128,144 66	119,576 17	247,720 83	28,571 19	24
25	Travelers Indemnity.....	491,065 37	23,837 10	None	514,902 47	181,400 75	233,564 51	404,965 26	109,937 21	25
26	Travelers Insurance.....	617,640 72	None	187 50	617,828 22	335,064 57	335,638 38	670,702 94	52,874 73	26
27	United Commercial Travelers.....	30,276 00	1,440 00	None	32,575 00	25,747 07	8,214 28	33,961 35	1,086 35	27
28	United States Fidelity and Guaranty.....	645,114 34	36,350 00	None	681,464 34	268,504 91	322,196 00	590,700 91	90,763 43	28
29	Western Casualty.....	(c) 38,221 51	1,018 75	None	39,240 26	10,247 85	29,242 58	39,490 43	250 17	29
	Totals.....	4,034,170 67	166,140 13	3,184 57	4,203,445 37	2,055,976 62	1,975,485 32	4,031,461 94	171,983 43	

(a) Profit on sale of securities.

(b) Including \$25,502.10 policy fees.

(c) Including \$8,785 policy fees.

TABLE XXXVII.—Showing the net amounts written in

No.	Companies	Accident	Accident and Sickness combined	Auto- mobile (A)	Auto- mobile (B)	Burglary	Liability	Explosion
	<i>Canadian Companies</i>	\$	\$	\$	\$	\$	\$	\$
1	Acadia.....							
2	Boiler Inspection.....							
3	British America.....			89,482	108,362			
4	Canada Accident.....	52,691		52,103	78,686	14,533	59,619	
5	Canada Security.....			6,914	12,006			
6	Canadian Fire.....			17,927	14,671			
7	Canadian Indemnity.....				37,087			
8	Canadian Surety.....			40,516	35,961	21,280		
9	Casualty Co. of Canada.....							
10	Chartered Trust and Executor.....							
11	Dominion Fire.....			12,838	5,351			
12	Dominion Gresham.....	32,648			85,747	61,766	46,299	
13	Dom. of Canada Gtee. and Acct.....	355,676		94,347	156,504	17,177	9,472	
14	General Accident of Canada.....	51,930	94,645	69,173	195,617	22,115	99,708	
15	General Animals.....				—5,006			
16	Globe Indemnity.....	172,593		47,727	208,871	10,338	214,327	
17	Grain Insurance.....							
18	Guarantee Co. of North America.....							
19	Guardian Insurance Co. of Canada.....	18,455		40,619	107,814	17,085	43,647	
20	Halifax Fire.....							
21	Imperial Gtee and Accident.....	159,578		63,258	68,078		3,944	
22	Imperial Underwriters.....	296		289	70		242	
23	Liverpool-Manitoba.....			11,978				516
24	London and Lancashire Gtee and Acct.....	108,086		48,938	125,554	2,991	24,696	
25	London Mutual.....			38,453	55,604			
26	Merchants Casualty.....		472,919 *	91,469				
27	Merchants and Employers.....	2,665	37,431		40,659		149,432	
28	Mount Royal.....			5,199	13,134			
29	North American Accident.....	31,444		18,079	50,295	4,046	244,162	
30	Occidental.....			15,831	25,278			
31	Pacific Marine.....			2,399	2,559			
32	Protective Association of Canada.....		249,024					
33	Scottish Canadian.....							
34	Western Assurance.....			70,738	78,482			1,653
	Totals.....	986,062	854,019	838,277	1,501,384	171,331	895,548	2,169

*This company has not separated its automobile figures into automobile (A) and automobile (B)
 F=Forgery. L.S.=Live Stock. R=Robbery Insurance. T=Title.

Canada by all Companies for Casualty Premiums.

Guarantee	Hail	Inland Trans- portation	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler	Tornado	Other Classes	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
	28,577					129,820			28,577	1
									129,820	2
	77,080	4,161							279,085	3
31,701			32,633	31,728					353,694	4
	298,724								317,644	5
									32,598	6
	178,330								178,330	7
89,388			15,319					F 190	203,780	8
			51,961						87,922	9
	97,339							T None	None	10
									115,528	11
10,986			10,636	36,034					284,116	12
52,277			47,418	222,347				R 559	955,777	13
27,678	19,164			40,014		42,886		R 2,971	665,901	14
			27,427					L.S. 48,168	70,589	15
20,099				126,421				F 119	800,495	16
66,290									66,290	17
127,290									127,290	18
14,545			18,453	18,163					278,781	19
43,930			8,062	118,137					464,987	21
			175						175	20
400				251					1,548	22
									12,494	23
45,236			36,211	89,302					481,014	24
									94,057	25
			19,018	2,573					564,388	26
			21,963						251,778	27
			37,902	26,516					40,296	28
	26,019								412,444	29
									67,128	30
									4,958	31
	16,782								249,024	32
	13,352	33,183							16,782	33
									197,408	34
529,820	755,367	37,344	327,178	711,486	None	172,706	None	52,007	7,834,698	

TABLE XXXVIII.—Showing the net amounts written in Canada by

No.	Companies	Accident	Accident and Sickness combined	Auto-mobile (A)	Auto-mobile (B)	Burglary	Liability	Explosion
	<i>British and Foreign Companies</i>	\$	\$	\$	\$	\$	\$	\$
1	Abeille (Bee Hail).....							
2	Ætna Insurance.....			31,936	7,988			
3	Alliance Assurance.....	32,935		19,414	37,780	22,727	39,878	
4	Alliance Insurance.....			345	-2,782			
5	American Alliance.....			67	55			
6	American and Foreign.....							
7	American Central.....			4,470	2,794			
8	American Lloyds.....							
9	American Surety.....					9,416		
10	Austral.....							
11	British and Foreign.....							
12	British Crown.....			75,586	40,088			
13	British Traders.....			68,852	38,500			
14	Car and General.....	7,140		30,109	23,370		2,401	
15	Columbia.....			66,504	10,589			
16	Connecticut.....							
17	Continental Casualty.....	161,651			14,612		86,692	
18	Continental Insurance.....			16,542	4,361			6,884
19	Eagle, Star and Br. Dominions.....				26,561			
20	Employers Liability.....	166,105		91,940	275,353	42,337	647,192	3,346
21	Equitable Fire and Marine.....			124				595
22	Excess.....							
23	Federal.....							
24	Fidelity and Casualty.....	69,034			3,360	39,378	8,592	
25	Fidelity-Phenix.....			9,139	4,029			9,337
26	Fireman's Fund.....			17,109				
27	General Acc't, Fire and Life.....			2,522				
28	Girard.....							
29	Glens Falls.....			29,149	5,751			5,230
30	Globe and Rutgers.....			39,877	29,245			33,918
31	Great American.....			28,614	23,411			237
32	Hartford Accident.....	3,523			19,811	18,652	6,638	
33	Hartford Fire.....			80,158				2,190
34	Hartford Live Stock.....							
35	Hartford Steam Boiler.....							
36	Home Insurance.....			148,986	26,440			5,260
37	Insurance Co. of North America.....			86,384	26,561			11,182
38	Insurance Co. of State of Pa.....							
39	International Fidelity.....							
40	Law, Union and Rock.....	12,409		11,824	26,428	12,217	34,275	
41	Lloyds Plate Glass.....							
42	London and Lancashire.....			27,194	18,703			
43	Lonson Assurance.....			9,933	7,252			
44	London Guarantee and Accident.....	114,426	22,139	53,926	129,091		159,451	
45	Loyal Protective.....		228,650					
46	Lumbermen's Mutual.....				6,707			
47	Marine Insurance.....			39,345	7,566			
48	Maryland Casualty.....	37,738			36,729	68,689	69,095	
49	Merchants Fire.....							
50	Motor Union.....			29,712	70,697		735	
51	National Benefit.....	28,048		9,175	11,330			
52	National-Ben Franklin.....							
53	National Fire of Hartford.....			1,009	1,827			
54	National Prov. Plate Glass.....							
55	National Surety.....					27,255		
56	National Union.....			2,043	990			
57	Newark.....			4,235	811			
58	New Jersey.....			11,387	7,091			
59	New York Plate Glass.....							
60	Niagara Fire.....			6,593	1,172			-70
61	Northwestern Assurance.....	25,516		38,115	67,287	5,621	15,908	
62	Northwestern Mutual.....			3,892	4,560			
63	Northwestern National.....			9,122	3,477			
64	Norwich Union Fire.....	63,122		96,473	120,918		34,045	
65	Ocean Accident.....	180,405		97,535	171,661	12,987	176,142	
66	Ocean Marine.....							
67	Palatine.....			11,994	10,237			
68	Phoenix Insurance.....			19,959				
69	Preferred Accident.....	12,062			15,763			
70	Providence Washington.....			23,267	2,875			4,011
71	Queen of America.....			60,827	26,522			
72	Railway Passengers.....	47,975		29,438	87,213	3,149	97,970	
73	Ridgely Protective.....		71,220					
74	Royal Exchange.....	12,747		42,274	72,347		42,877	
75	Royal Indemnity.....	6,644			35,123	58,876	15,785	
76	St. Paul Fire and Marine.....			40,010	4,234			
77	Scottish Metropolitan.....	57,856		29,233	31,235		147,893	
78	Scottish Union and National.....			13,339	8,964			678
79	Springfield Fire and Marine.....			5,128	526			
80	Sterling.....			5,378				
81	Sun.....	1,040		1,394	1,102		4,490	
82	Traders and General.....			52,660	75,536			

all Companies for Casualty Premiums

Guarantee	Hail	Inland Transportation	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler	Tornado	Other Classes	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
	102,742								102,742	1
	20,178	431							60,315	2
16,477	129,626		9,280	34,554			-218		342,671	3
		522							-1,915	4
									122	5
		25,102							25,102	6
							1,449		8,713	7
					2,974				2,974	8
33,385									42,801	9
		550			468				None	10
	195,903								1,018	11
	103,959								311,577	12
	172,372			3,562					211,311	13
		10,264							238,954	14
	159,560								87,357	15
				105,001					159,560	16
	145,982							1,658	367,956	17
107,789	100,993								175,427	18
	96,037			110,979		3,693		Rob. 9,395	127,554	19
									1,554,166	20
	118,142								719	21
	42,779								118,142	22
			15,167	85,618		37,019			42,779	23
	80,368							1,762	258,168	24
	162,311	8,037							104,635	25
									25,146	26
	159,560	888			247			-29	164,833	27
		1,447						989	-29	28
	53,952	35			470				201,814	29
2,184			1,453	3,072				1,415	104,487	30
	466,349	44,051							108,134	31
					28,802				55,333	32
						1,200			666,466	33
									27,895	34
									1,200	35
	429,965				15,596			(C) 12,268		
	25,220	26,647			1,209		41,356	R. 2,036		
7,155									681,907	36
							871		177,203	37
									871	38
									7,155	39
			13,908	8,558					119,669	40
			50,406						50,406	41
									45,897	42
121,030	138,452	25,022							42,207	43
				47,216					785,731	44
									228,650	45
		32,664							6,707	46
16,613									79,575	47
	142,771		12,130	47,037	22,425	19,580		F 236	330,272	48
	47,766			41,712					142,771	49
									101,144	50
									138,031	51
									None	52
			24,007				1,494		4,330	53
101,131									24,007	54
	50,019							F 45,007	173,393	55
							2,984		56,036	56
									5,046	57
									18,478	58
	11,473		27,646						27,646	59
3,735			30,521	24,814			205		19,373	60
									211,517	61
									8,452	62
							268		12,867	63
25,731			36,603	68,065					419,226	64
			109,850	86,894					861,205	65
		3,312							3,312	66
									22,231	67
	159,560								179,519	68
				7,078					34,903	69
									30,153	70
13,081		20							87,369	71
			34,779	29,252					342,857	72
									71,220	73
58,535				6,379					176,624	74
				4,695		29,891			209,549	75
2,942		31,676						7,527	83,447	76
				61,117					330,276	77
									27,543	78
					2,641		1,921		30,331	79
	20,178				1,006		3,493		33,607	80
	32,925						304		10,062	81
891				1,145					128,196	82

DEPARTMENT OF INSURANCE

TABLE XXXVIII.—Showing the net amounts written in Canada by

No.	Companies	Accident	Accident and Sickness combined	Auto- mobile (A)	Auto- mobile (B)	Burglary	Liability	Explosion
	<i>British and Foreign Companies—Con.</i>	\$	\$	\$	\$	\$	\$	\$
83	Travelers Indemnity.....	42,200			124,567	107,770		
84	Travelers Insurance.....	279,042					338,599	
85	Union Assurance.....			17,871	22,730			
86	Union of Canton.....			48,442	83,209			
87	Union Marine.....			4,964	6,441			
88	United Commercial Travelers.....	30,276						
89	United States Fidelity and G'ty.....	38,749			59,340	79,964	112,646	
90	United States Fire.....			5,873				2,539
91	Westchester.....							796
92	Western Casualty.....		29,437					
93	Yorkshire.....	38,294			78,048		125,208	
	Totals.....	1,468,937	351,446	1,706,391	2,058,186	509,038	2,166,512	86,133

all Companies for Casualty Premiums—*Concluded*

Guarantee	Hail	Inland Trans- portation	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler	Tornado	Other Classes	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
			10,243	128,723		77,562			491,065	83
		5,605							617,641	84
	87,278	69,303							46,206	85
		598							288,232	86
									12,003	87
297,910			17,507	38,670					30,276	88
								F 328	645,114	89
	159,560						725		9,137	90
									160,356	91
									29,437	92
			18,340	35,694				L.S. 28,442	324,026	93
808,589	3,615,981	286,174	411,890	979,835	75,838	168,945	94,408	144,289	14,932,592	

L.S.=Live Stock Insurance. R.=Rain Insurance. Rob.=Robbery Insurance. C.=Crop Insurance.

F.=Forgery Insurance.

TABLE XXXIX—Showing the net amounts incurred in Canada

No.	Companies	Accident	Accident and Sickness combined	Auto-mob (A)	Auto-mob (B)	Burglary	Liability	Explosion
	<i>Canadian Companies</i>	\$	\$	\$	\$	\$	\$	\$
1	Acadia.....							
2	Boiler Inspection.....							
3	British America.....			96,420	48,434			
4	Canada Accident.....	33,929		37,938	27,663	10,583	23,623	
5	Canada Security.....			5,872	4,659			
6	Canadian Fire.....			12,170	4,402			
7	Canadian Indemnity.....							
8	Canadian Surety.....			30,547	19,778	20,901		
9	Casualty Co. of Canada.....				13,466			
10	Chartered Trust and Executor.....							
11	Dominion Fire.....			9,723	4,742			
12	Dominion Gresham.....	26,192			37,265	48,381	6,768	
13	Dom. of Canada G'tee and Acc't.....	110,664		67,508	63,566	6,416	1,763	
14	General Acc't of Canada.....	20,248	39,928	60,885	75,156	8,335	33,256	
15	General Animals.....				6,997			
16	Globe Indemnity.....	72,338		31,283	136,159	7,432	166,168	
17	Grain Insurance.....							
18	Guarantee Co. of N. America.....							
19	Guardian Insurance Co. of Canada.....	11,533		25,542	35,432	6,359	4,580	
20	Halifax Fire.....							
21	Imperial G'tee and Acc't Co.....	66,496		56,406	26,458		576	
22	Imperial Underwriters.....	30		None	None		None	
23	Liverpool-Manitoba.....			20,389				None
24	London and Lanc. G'tee and Acc't Co.....	55,807		31,022	59,344	492	9,231	
25	London Mutual.....			32,933	30,645			
26	Merchants Casualty.....		215,555	*26,822				
27	Merchants and Employers.....	262	14,858		17,494		75,716	
28	Mount Royal.....			2,491	1,525			
29	North American Accident.....	15,934		24,756	21,273	3,761	161,573	
30	Occidental.....			6,421	11,572			
31	Pacific Marine.....			350	346			
32	Protective Association of Canada.....		122,714					
33	Scottish Canadian.....							
34	Western Assurance.....			82,112	24,873			None
	Total.....	413,433	393,055	661,590	671,249	112,660	483,254	None

*This company did not separate its Automobile figures into Automobile (A) and Automobile (B.)

F.=Fogery Insurance. T.=Title Insurance. R.=Robbery Insurance. L.S.=Live Stock.

by all Companies for Casualty losses

Guarantee	Hail	* Inland Trans- portation	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler	Tornado	Other classes	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
	27,442								27,442	1
	64,483	229				5,483			5,483	2
11,204			7,603	15,155					209,566	3
	322,446								167,698	4
									332,977	5
	160,079								16,572	6
27,459			4,203					F. 359	160,079	7
			12,598						103,247	8
									26,064	9
	116,518							T. None	None	10
7,309			4,127	20,411					130,983	11
13,447			10,253	106,648				R. None	160,453	12
11,877	7,426			20,153		8,686		R. None	380,265	13
			9,485					L.S. 28,607	285,950	14
35,141				67,094				F. None	45,089	15
25,143									515,615	16
18,475									25,143	17
1,709			3,355	18,358					18,475	18
			18						106,868	19
32,923			3,580	57,908					18	20
None				None					244,347	21
									30	22
11,072			11,282	67,785					20,389	23
									246,035	24
									63,578	25
			10,367	760					242,377	26
			10,578						119,457	27
			8,994	18,207					14,594	28
	24,635								254,498	29
									42,628	30
									696	31
	10,906								122,714	32
	28,411	10,562							10,906	33
									145,958	34
195,759	762,346	10,791	96,443	402,479	None	14,169	None	28,966	4,246,194	

TABLE XL.—Showing the net amounts incurred in Canada

No.	Companies	Accident	Accident and Sickness combined	Auto- mobile (A)	Auto- mobile (B)	Burglary	Liability	Explosion
	<i>British and Foreign Companies</i>	\$	\$	\$	\$	\$	\$	\$
1	Abeille.....							
2	Ætna Insurance.....			24,204	2,510			
3	Alliance Assurance.....	12,946		30,920	16,775	10,150	3,733	
4	Alliance Insurance.....			381	3,165			
5	American Alliance.....			32	62			
6	American and Foreign.....							
7	American Central.....			2,575	566			
8	American Lloyds.....							
9	American Surety.....					11,977		
10	British and Foreign.....							
11	British Crown.....			58,725	28,517			
12	British Traders.....			45,212	21,751			
13	Car and General.....	994		19,954	8,739		1,059	
14	Columbia.....			21,661	—150			
15	Connecticut.....							
16	Continental Casualty.....	44,853			2,545		34,162	
17	Continental Insurance.....			16,204	3,925			
18	Eagle, Star and Br. Dominions.....				6,787			
19	Employers Liability.....	67,111		83,972	88,269	1,948	279,594	892
20	Excess.....							
21	Federal.....							
22	Fidelity and Casualty.....	24,529			—2,138	24,543	603	
23	Fidelity-Phenix.....			9,723	2,333			
24	Fireman's Fund.....			5,606				
25	General Acc't, Fire and Life.....			3,001				
26	Glens Falls.....			8,753	6,552			289
27	Globe and Rutgers.....			38,860	16,162			2,250
28	Great American.....			30,078	12,544			5
29	Hartford Accident.....	543			5,175	7,559	268	
30	Hartford Fire.....			25,984				
31	Hartford Live Stock.....							
32	Hartford Steam Boiler.....							
33	Home Insurance.....			120,122	32,214			
34	Insurance Co. of N. America.....			62,079	28,061			
35	Insurance Co. of State of Pa.....							
36	International Fidelity.....							
37	Law, Union and Rock.....	7,476		21,112	1,904	12,119	66,572	
38	Lloyds Plate Glass.....							
39	London and Lancashire Insurance.....			24,209	—4,245			
40	London Assurance.....			2,537	3,100			
41	London G'tee and Accident.....	69,707	10,086	49,280	67,008		—44,244	
42	Loyal Protective.....		133,219					
43	Lumbermen's Mutual.....				1,753			
44	Marine Insurance.....			26,206	2,468			
45	Maryland Casualty.....	15,151			11,000	58,567	21,609	
46	Merchants Fire.....							
47	Motor Union.....			9,713	48,906			
48	National Benefit.....	10,968		7,830	4,416			
49	National Ben Franklin.....				197			
50	National Fire of Hartford.....			5,026	632			
51	National Prov. Plate Glass.....							
52	National Surety.....					20,545		
53	National Union.....			1,240				
54	Newark.....			2,590				
55	New Jersey.....			3,006	6,664			
56	New York Plate Glass.....							
57	Niagara Fire.....			5,511	360			
58	Northern Assurance.....	13,587		39,944	22,146	1,580	3,476	
59	Northwestern Mutual.....			2,140	85			
60	Northwestern National.....			7,027	3,363			
61	Norwich Union Fire.....	24,580		79,129	72,893		8,248	
62	Ocean Accident.....	62,708		85,027	65,887	7,242	63,723	
63	Ocean Marine.....							
64	Palatine.....			6,389	3,483			
65	Phoenix Insurance.....			12,075				
66	Preferred Accident.....	6,843			3,975			
67	Providence Washington.....			22,504	3,168			
68	Queen of America.....			59,255	15,512			
69	Railway Passengers.....	32,101		41,952	26,708	186	37,742	
70	Ridgely Protective.....		40,272					
71	Royal Exchange.....	3,268		35,648	34,789		15,466	
72	Royal Indemnity.....	4,046			11,316	20,696	3,582	
73	St. Paul Fire and Marine.....			20,867	2,350			
74	Scottish Metropolitan.....	26,532		33,897	11,880		103,620	
75	Scottish Union and National.....			6,421	6,201			
76	Springfield Fire and Marine.....			432				
77	Sterling.....			2,653				
78	Sun.....	160		315	43		426	
79	Traders and General.....			38,135	30,487			
80	Travelers Indemnity.....	15,359			48,020	33,877		

by all Companies for Casualty losses.

Guarantee	Hail	Inland Transportation	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler	Tornado	Other Classes	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
	80,462								80,462	1
	21,904	19					2,224		50,861	2
1,290	156,049		3,039	46,177					281,079	3
		101							3,647	4
									94	5
		5,247							5,247	6
							159		3,300	7
77,360					429				429	8
		600							89,337	9
	167,808								600	10
	133,272								255,050	11
	134,730			3,262					200,235	12
		5,041							168,738	13
	169,793			37,451					26,552	14
									169,793	15
	142,839						1,608		119,011	16
69,706	70,298								164,576	17
	113,533			78,919					77,085	18
	126,232								783,944	19
	58,823								126,232	20
			6,136	61,265		3,283			58,823	21
	87,397								118,221	22
		39,942					1,767		101,220	23
	133,564								45,548	24
	169,699	1,225					3,709		136,565	25
		483							190,227	26
	30,426				17		951		57,755	27
51				419					74,021	28
	549,250	20,385			2,079		4,783	R. 5,363	14,015	29
								L.S. 40,415	607,844	30
									40,415	31
									None	32
	698,703				8,805		24,860	R. 1,326	926,121	33
	24,043	4,274						C. 40,091	118,457	34
							12		12	35
2,272				4,860	8,950				2,272	36
				14,364					122,993	37
									14,364	38
		500							19,964	39
92,844	149,013			17,572					6,137	40
									411,266	41
		4,762							133,219	42
-8,808			4,625	29,211	36,287	3,466			1,753	43
	172,117								33,436	44
	47,303			20,612					171,108	45
									172,117	46
									58,619	47
									91,129	48
									197	49
			8,169						5,658	50
43,713									8,169	51
	38,619						1,185	F. 2,149	66,407	52
									41,044	53
									2,580	54
			10,378						9,670	55
	9,912						-4		10,378	56
500				5,975	17,670				15,779	57
									104,878	58
							4,140		2,225	59
									14,530	60
18,916			8,898	40,675					234,423	61
			27,395	42,207					373,105	62
		1,177							1,177	63
	169,793								9,872	64
				3,936					181,868	65
									14,754	66
									25,672	67
26,104			10,720	13,716					74,767	68
				4,985					180,229	69
75,702				3,454		9,349			40,272	70
		14,121							94,156	71
826				34,985			8,731		128,145	72
									46,069	73
									211,740	74
									14,177	75
	31,120				473		1,082		32,205	76
	32,872				637		16		35,525	77
				281					1,225	78
									68,622	79
			1,779	79,961		2,405			181,401	80

TABLE XL.—Showing the net amounts incurred in Canada

No.	Companies	Accident	Accident and Sickness combined	Auto-mob ile (A)	Auto-mob ile (B)	Burglary	Liability	Explosion
	<i>British and Foreign Companies—Con.</i>	\$	\$	\$	\$	\$	\$	\$
81	Travelers Insurance.....	188,444					146,621	
82	Union Assurance.....			8,870	5,525			
83	Union of Canton.....			32,654	40,969			
84	Union Marine.....			6,893	2,736			
85	United Commercial Travelers.....	25,747						
86	United States Fidelity and G'ty.....	3,519			38,585	20,697	33,106	
87	United States Fire.....			1,557				
88	Westchester.....							
89	Western Casualty.....		9,486					
90	Yorkshire.....	23,597			39,583		59,037	
	Totals.....	684,769	193,063	1,310,090	918,231	231,686	838,403	3,436

C—Crop. F.—Forgery L.S.—Live Stock. R.—Rain.

by all Companies for Casualty losses—*Concluded.*

Guarantee	Hail	Inland Trans- portation	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler	Tornado	Other Classes	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
		809							335,065	81
		33,563							15,204	82
	62,042								169,228	83
									9,629	84
									25,747	85
70,954			4,865	26,049					197,775	86
							4		1,561	87
	169,793								169,793	88
									9,486	89
			6,309	26,947				L.S. 43,849	199,322	90
471,430	3,951,409	132,249	117,512	598,704	48,727	18,503	55,227	133,193	9,706,632	

TABLE XLI—ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR THE YEAR 1921

Companies	Net Premiums written during the Year	Losses incurred during the Year	Reserve for Unsettled Claims	
			Not Resisted	Resisted
	\$	\$	\$	\$
Alliance Assurance.....	32,935	12,946	916	None
Canada Accident.....	52,691	33,929	11,365	None
Car and General.....	7,140	994	10	None
Continental Casualty.....	161,651	44,853	4,577	None
Dominion Gresham.....	32,648	26,192	4,126	None
Dom. of Canada Guarantee and Accident.....	355,676	110,664	36,534	None
Employers Liability.....	166,105	67,111	30,000	None
Fidelity and Casualty.....	69,034	24,529	12,456	None
General Accident of Canada.....	51,930	20,248	5,553	None
Globe Indemnity.....	172,593	72,338	14,218	None
Guardian Insurance Co.....	18,455	11,533	3,179	None
Hartford Accident.....	3,523	543	None	None
Imperial Guarantee and Accident.....	159,578	66,496	16,883	None
Imperial Underwriters.....	296	30	30	None
Law, Union and Rock.....	12,409	7,476	1,722	None
London Guarantee and Accident.....	114,426	69,707	12,667	None
London and Lancashire Guarantee and Accident.....	108,086	55,807	14,161	None
Maryland Casualty.....	37,738	15,151	4,087	None
Merchants and Employers.....	2,665	262	None	None
National Benefit.....	28,048	10,968	975	None
North American Accident.....	31,444	15,934	6,045	None
Northern Assurance.....	25,516	13,587	595	None
Norwich Union Fire.....	63,122	24,580	3,717	None
Ocean Accident and Guarantee.....	180,405	62,708	20,350	300
Preferred Accident.....	12,062	6,843	669	None
Railway Passengers.....	47,975	32,101	3,160	None
Royal Exchange.....	12,747	3,268	482	None
Royal Indemnity.....	6,644	4,046	300	None
Scottish Metropolitan.....	57,856	26,532	1,356	None
Sun.....	1,040	160	60	None
Travelers Indemnity.....	42,200	15,359	1,269	None
Travelers Insurance.....	279,042	188,444	28,851	None
United Commercial Travelers.....	30,276	25,747	4,073	None
United States Fidelity and Guaranty.....	38,749	3,519	620	None
Yorkshire.....	38,294	23,597	4,555	None
Totals.....	2,454,999	1,098,202	249,591	300

ABSTRACT OF COMBINED PERSONAL ACCIDENT AND SICKNESS INSURANCE IN CANADA FOR THE YEAR 1921

	\$	\$	\$	\$
Austral.....	None	None	None	None
General Accident of Canada.....	94,645	39,928	4,929	None
London Guarantee.....	22,139	10,086	1,710	None
Loyal Protective.....	228,650	133,219	26,986	119
Merchants Casualty.....	472,919	215,555	37,792	None
Merchants and Employers.....	37,431	14,858	2,479	75
Protective Association.....	249,024	122,714	16,368	None
Ridgely Protective.....	71,220	40,272	8,707	None
Western Casualty.....	29,437	9,486	808	None
Totals.....	1,205,465	586,118	99,779	194

TABLE XLI.—ABSTRACT OF AUTOMOBILE (A) INSURANCE IN CANADA FOR THE YEAR 1921

Companies	Net Premiums Written during the Year	Losses incurred during the Year	Reserve for Unsettled Claims	
			Not Resisted	Resisted
Etna Insurance.....	\$ 31,936	\$ 24,204	\$ 4,912	\$ None
Alliance Assurance.....	19,414	30,920	5,216	None
Alliance Insurance.....	345	381	125	None
American Alliance.....	67	32	33	None
American Central.....	4,470	2,575	None	None
British America.....	89,482	96,420	14,551	766
British Crown.....	75,586	58,725	13,717	None
British Traders.....	68,852	45,212	8,202	110
Canada Accident.....	52,103	37,938	8,630	300
Canada Security.....	6,914	5,872	1,085	None
Canadian Fire.....	17,927	12,170	2,350	None
Canadian Surety.....	40,516	30,547	6,401	25
Car and General.....	30,109	19,954	—332	None
Columbia.....	66,504	21,661	2,417	None
Continental Insurance.....	16,542	16,204	3,000	None
Dominion Fire.....	12,838	9,723	1,519	None
Dominion of Canada Guarantee and Accident.....	94,347	67,508	13,278	None
Employers' Liability.....	91,940	83,972	17,148	1,250
Equitable Fire.....	124	None	None	None
Fidelity-Phenix.....	9,139	9,723	814	None
Fireman's Fund.....	17,109	5,606	815	None
General Accident, Fire and Life.....	2,522	3,001	None	None
General Accident of Canada.....	69,173	60,885	18,526	None
Glens Falls.....	29,149	8,753	1,960	2,500
Globe and Rutgers.....	39,877	38,860	11,877	None
Globe Indemnity.....	47,727	31,283	4,261	None
Great American.....	28,614	30,078	6,823	None
Guardian Insurance Co. of Canada.....	40,619	25,542	9,233	None
Hartford Fire.....	80,158	25,984	2,858	None
Home Insurance.....	148,986	120,122	38,166	None
Imperial Guarantee and Accident.....	63,258	56,406	26,205	None
Imperial Underwriters.....	289	None	None	None
Insurance Co. of North America.....	86,384	62,079	6,790	None
Law, Union and Rock.....	11,824	21,112	4,916	1,800
Liverpool-Manitoba.....	11,978	20,389	3,500	None
London and Lancashire Insurance.....	27,194	24,209	4,632	700
London and Lancashire Guarantee and Accident.....	48,938	31,022	3,092	None
London Assurance.....	9,933	2,537	525	None
London Guarantee and Accident.....	53,926	49,280	13,360	None
London Mutual.....	38,453	32,933	3,658	2,675
Marine Insurance.....	39,345	26,206	2,848	None
*Merchants Casualty.....	91,469	26,822	5,000	None
Motor Union.....	29,712	9,713	4,235	None
Mount Royal.....	5,199	2,491	1,050	None
National Benefit.....	9,175	7,830	978	2,599
National Fire.....	1,009	5,026	544	None
National Union.....	2,043	1,240	1,125	None
Newark.....	4,235	2,590	2,000	None
New Jersey.....	11,387	3,006	644	None
Niagara.....	6,593	5,511	80	None
North American Accident.....	18,079	24,756	2,817	None
Northern Assurance.....	38,115	39,944	13,965	None
Northwestern Mutual.....	3,892	2,140	None	None
Northwestern National.....	9,122	7,027	680	None
Norwich Union.....	96,473	79,129	12,064	None
Occidental.....	15,831	6,421	507	None
Ocean Accident and Guarantee.....	97,535	85,027	17,350	None
Pacific Marine.....	2,399	350	25	None
Palatine.....	11,994	6,389	1,288	None
Phoenix Insurance.....	19,959	12,075	431	None
Providence Washington.....	23,267	22,504	3,025	None
Queen of America.....	60,827	59,255	7,010	4,880
Railway Passengers.....	29,438	41,952	11,515	8,525
Royal Exchange.....	42,274	35,648	792	None
St. Paul Fire and Marine.....	40,010	20,867	4,936	None
Scottish Metropolitan.....	29,233	33,897	10,378	None
Scottish Union and National.....	13,339	6,421	1,016	None
Springfield.....	5,128	432	294	None
Sterling.....	378	2,653	175	None
Sun.....	1,394	315	None	None
Traders and General.....	52,660	38,135	5,650	2,675
Union Assurance.....	17,871	8,870	2,840	None
Union Marine.....	4,964	6,893	203	None
Union of Canton.....	48,442	32,654	6,225	None
United States Fire.....	5,873	1,557	3,510	None
Western Assurance.....	70,738	82,112	12,563	3,508
Totals.....	2,544,668	1,971,680	402,026	32,313

*This company did not separate its automobile figures into automobile (A) and automobile (B).

TABLE XLI—ABSTRACT OF AUTOMOBILE (B) INSURANCE IN CANADA FOR THE YEAR 1921

Companies	Net Premiums Written during the Year	Losses incurred during the Year	Reserve for Unsettled Claims	
			Not Resisted	Resisted
	\$	\$	\$	\$
Ætna Insurance.....	7,988	2,510	None	None
Alliance Assurance.....	37,780	16,775	4,991	None
Alliance Insurance.....	-2,782	3,165	286	None
American Alliance.....	55	62	None	None
American Central.....	2,794	566	318	None
British America.....	108,362	48,434	13,105	1,410
British Crown.....	40,088	28,517	None	None
British Traders.....	38,500	21,751	8,675	None
Canada Accident.....	78,686	27,663	9,321	None
Canada Security.....	12,006	4,659	1,895	None
Canadian Fire.....	14,671	4,402	120	None
Canadian Surety.....	37,087	19,778	4,638	600
Casualty Co. of Canada.....	35,961	13,466	808	None
Car and General.....	23,370	8,739	1,443	None
Columbia Insurance.....	10,589	-150	957	None
Continental Casualty.....	14,612	2,545	445	None
Continental Insurance.....	4,361	3,925	215	None
Dominion Fire.....	5,351	4,742	441	None
Dominion Gresham.....	85,747	37,265	9,338	None
Dominion of Canada Guarantee and Accident.....	156,504	63,566	17,556	None
Eagle, Star and Br. Dominions.....	26,561	6,787	5,000	None
Employers' Liability.....	275,353	88,269	35,000	None
Fidelity and Casualty.....	3,360	-2,138	50	1,500
Fidelity-Phoenix.....	4,029	2,333	70	None
General Accident of Canada.....	195,617	75,156	15,004	None
General Animals.....	-5,006	6,997	None	6,787
Glens Falls.....	5,751	6,552	1,055	None
Globe and Rutgers.....	29,245	16,162	1,562	None
Globe Indemnity.....	208,871	136,159	38,197	None
Great American.....	23,411	12,544	2,306	None
Guardian Insurance of Canada.....	107,814	35,432	16,220	None
Hartford Accident.....	19,811	5,175	2,089	None
Home.....	26,440	32,214	4,902	None
Imperial Guarantee and Accident.....	68,078	26,458	11,510	None
Imperial Underwriters.....	70	None	None	None
Insurance Co. of North America.....	26,561	28,061	1,306	None
Law Union and Rock.....	26,428	1,904	2,192	650
London and Lancashire Guarantee and Accident.....	125,554	59,344	21,721	None
London and Lancashire Insurance.....	18,703	-4,245	270	None
London Assurance.....	7,252	3,100	605	None
London Guarantee and Accident.....	129,091	67,008	22,730	None
London Mutual.....	55,604	30,645	6,749	4,250
Lumbermen's Mutual Casualty.....	6,707	1,753	1,000	None
Marine.....	7,566	2,468	286	None
Maryland Casualty.....	36,729	11,000	1,926	None
Merchants and Employers.....	40,659	17,494	2,057	9,478
Motor Union.....	70,697	48,906	5,109	None
Mount Royal.....	13,134	1,525	65	None
National Benefit.....	11,330	4,416	406	None
National-Ben Franklin.....	None	197	None	None
National Fire.....	1,827	632	183	None
National Union.....	990	None	None	None
Newark.....	811	None	None	None
New Jersey.....	7,091	6,664	1,257	None
Niagara.....	1,172	360	None	None
North American Accident.....	50,295	21,273	4,780	None
Northern Assurance.....	67,287	22,146	2,220	None
Northwestern Mutual.....	4,560	85	190	None
Northwestern National.....	3,477	3,363	495	None
Norwich Union.....	120,918	72,893	32,003	None
Occidental.....	25,278	11,572	2,540	None
Ocean Accident.....	171,661	65,887	27,450	None
Pacific Marine.....	2,559	346	None	None
Palatine.....	10,237	3,483	249	None
Preferred Accident.....	15,763	3,975	2,145	None
Providence Washington.....	2,875	3,168	615	None
Queen.....	26,522	15,512	1,725	200
Railway Passengers.....	87,213	26,708	8,615	175
Royal Exchange.....	72,347	34,789	3,375	None
Royal Indemnity.....	35,123	11,316	5,767	1,928
St. Paul.....	4,234	2,350	315	None
Scottish Metropolitan.....	31,235	11,880	1,400	None
Scottish Union.....	8,964	6,201	2,422	None
Springfield.....	526	None	None	None
Sun.....	1,102	43	115	None
Traders and General.....	75,536	30,487	8,208	3,150
Travelers Indemnity.....	124,567	48,020	112,199	None
Union Assurance.....	22,730	5,525	2,845	None
Union Marine.....	6,441	2,736	405	None
Union of Canton.....	83,209	40,969	5,918	2,500
United States Fidelity and Guaranty.....	59,340	38,585	18,805	2,000
Western Assurance.....	78,482	24,873	2,810	100
Yorkshire.....	78,048	39,583	15,014	None
Totals.....	3,559,570	1,589,480	538,004	34,728

TABLE XLI—ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1921

Companies	Net Premiums written during the Year	Losses incurred during the Year	Unsettled Claims	
			Not restated	Restated
	\$	\$	\$	\$
Alliance Assurance.....	22,727	10,150	4,589	None
American Surety.....	9,416	11,977	11,250	None
Canada Accident.....	14,533	10,583	4,015	None
Canadian Surety.....	21,280	20,901	661	11,385
Dominion Gresham.....	61,766	48,381	8,980	None
Dom. of Canada G'tee & Acc't.....	17,177	6,416	642	None
Employers Liability.....	42,337	1,948	200	None
Fidelity and Casualty.....	39,378	24,543	389	None
General Accident of Canada.....	22,115	8,335	300	None
Globe Indemnity.....	10,338	7,432	3,677	None
Guardian Ins. Co. of Canada.....	17,085	6,359	1,257	None
Hartford Accident.....	18,652	7,559	3,132	None
Law, Union and Rock.....	12,217	12,119	1,437	800
London & Lanc. G'tee and Acc't.....	2,991	492	326	None
Maryland Casualty.....	68,689	58,567	11,167	None
National Surety.....	27,255	20,545	9,647	None
North American Accident.....	4,046	3,761	2,651	None
Northern Assurance.....	5,621	1,580	20	None
Ocean Accident & G'tee.....	12,987	7,242	100	3,000
Railway Passengers.....	3,149	186	25	None
Royal Indemnity.....	58,876	20,696	8,365	None
Travelers Indemnity.....	107,770	33,877	13,254	None
United States Fidelity and Guaranty.....	79,964	20,697	1,925	None
Totals.....	680,369	344,346	88,009	15,185

ABSTRACT OF CROP INSURANCE IN CANADA FOR THE YEAR 1921

Home Insurance.....	12,268	40,091	1,674	None
Totals.....	12,268	40,091	1,674	None

ABSTRACT OF EXPLOSION INSURANCE IN CANADA FOR THE YEAR 1921

Continental Insurance.....	6,884	None	None	None
Employers Liability.....	3,346	892	None	None
Equitable Fire.....	595	None	None	None
Fidelity-Phenix.....	9,337	None	None	None
Glens Falls.....	5,230	289	None	None
Globe and Rutgers.....	33,918	2,250	None	None
Great American.....	237	5	None	None
Hartford Fire.....	2,190	None	None	None
Home.....	5,260	None	None	None
Insurance Co. of North America.....	11,182	None	None	None
Liverpool-Manitoba.....	516	None	None	None
Niagara.....	— 70	None	None	None
Providence Washington.....	4,011	None	None	None
Scottish Union.....	678	None	None	None
United States Fire.....	2,539	None	None	None
Westchester.....	796	None	None	None
Western.....	1,653	None	None	None
Totals.....	88,302	3,436	None	None

ABSTRACT OF FORGERY INSURANCE IN CANADA FOR THE YEAR 1921

Canadian Surety.....	190	359	None	None
Globe Indemnity.....	119	None	None	None
Maryland Casualty.....	236	None	None	None
National Surety.....	45,007	2,149	None	None
United States Fidelity and Guaranty.....	328	None	None	None
Totals.....	45,880	2,508	None	None

TABLE XLI.—ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR 1921

Companies	Net Premiums written during the Year	Losses incurred during the Year	Reserve for Unsettled Claims	
			Not Resisted	Resisted
	\$	\$	\$	\$
Alliance Assurance.....	16,477	1,290	1,025	None
American Surety.....	33,385	77,360	42,801	None
Canada Accident.....	31,701	11,204	9,139	None
Canadian Surety.....	89,388	27,459	9,372	4,754
Dominion Gresham.....	10,986	7,309	1,500	None
Dominion of Canada Guarantee and Accident.....	52,277	13,447	8,792	None
Employers Liability.....	107,789	69,706	79,017	1,000
General Accident of Canada.....	27,678	11,877	—1,187	None
Globe Indemnity.....	20,099	35,141	11,689	None
Grain Insurance.....	66,290	25,143	2,080	None
Guarantee Co. of North America.....	127,290	18,475	27,487	None
Guardian Insurance Co.....	14,545	1,709	240	None
Hartford Accident Indemnity.....	2,184	51	None	None
Imperial Guarantee and Accident.....	43,930	32,923	5,500	10,500
Imperial Underwriters.....	400	None	None	None
International Fidelity.....	7,155	2,272	1,199	None
London Guarantee and Accident.....	121,030	92,844	34,910	25,000
London and Lancashire Guarantee and Accident.....	45,236	11,072	5,803	None
Maryland Casualty.....	16,613	—8,808	300	None
National Surety.....	101,131	43,713	10,379	None
Northern Assurance.....	3,735	500	500	None
Ocean Accident.....	25,731	18,916	2,975	None
Railway Passengers.....	13,081	26,104	26,000	None
Royal Indemnity.....	58,535	75,702	62,353	None
Scottish Metropolitan.....	2,942	826	—2,800	None
Sun.....	891	None	None	None
United States Fidelity and Guaranty.....	297,910	70,951	71,965	46,000
Totals.....	1,338,409	667,189	411,039	87,254

GUARANTEE COMPANY OF NORTH AMERICA

In Canada.....	127,290	18,475	27,487	None
In other countries.....	224,788	132,362	49,517	None
Totals.....	352,078	150,837	77,004	None

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1921

Acadia Fire.....	28,577	27,442	None	None
Ætna Insurance.....	20,178	21,904	None	None
Alliance Assurance.....	129,626	156,049	None	None
Bee Hail.....	102,743	80,462	None	None
British America.....	77,080	64,483	None	None
British Crown.....	195,903	167,808	None	None
British Traders.....	103,959	133,272	None	None
Canada Security.....	298,724	322,446	None	None
Canadian Indemnity.....	178,330	160,079	None	None
Car and General.....	172,372	134,730	None	None
Connecticut Fire.....	159,560	169,793	94	None
Continental Insurance.....	145,982	142,839	None	None
Dominion Fire.....	97,339	116,518	None	None
Eagle, Star and British Dominions.....	100,993	70,298	None	None
Employers Liability.....	96,037	113,533	None	None
Excess.....	118,142	126,232	None	None
Federal.....	42,779	58,823	None	None
Fidelity-Phenix.....	80,368	87,397	None	None
General Accident of Canada.....	19,164	7,426	None	None
General Accident Fire and Life.....	162,311	133,564	None	None
Glens Falls.....	159,560	169,699	94	None
Great American.....	53,952	30,426	25	None
Hartford Fire.....	466,349	549,250	554	None
Home Insurance.....	429,965	698,703	742	None
Insurance Co. of North America.....	25,220	24,043	None	None
London Guarantee and Accident.....	138,452	149,013	None	None
Merchants Fire.....	142,771	172,117	None	None
National Benefit.....	47,766	47,303	None	None
National Union.....	50,019	38,619	None	None
Niagara.....	11,473	9,912	245	None
Occidental.....	26,019	24,635	None	None
Phoenix Insurance.....	159,560	169,793	94	None
Scottish Canadian.....	16,782	10,906	None	None
Springfield.....	20,178	31,120	None	None
Sterling.....	32,925	32,872	None	None
Union of Canton.....	87,278	62,042	None	None
Westchester.....	159,560	169,793	None	None
Western Assurance.....	13,352	28,411	None	None
Totals.....	4,371,348	4,713,755	1,848	None

TABLE XII.—ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1921

Companies	Net Premiums written during the Year	Losses incurred during the Year	Unsettled Claims	
			Not resisted	Resisted
	\$	\$	\$	\$
Aetna Insurance.....	431	19	11	None
Alliance Insurance.....	522	101	None	None
American and Foreign.....	25,102	5,247	None	None
British America.....	4,161	229	30	None
British and Foreign.....	550	600	None	None
Columbia.....	10,264	5,041	100	None
Fireman's Fund.....	8,037	39,942	45,705	None
Glens Falls.....	888	1,225	None	None
Globe and Rutgers.....	1,447	483	87	None
Great American.....	35	None	None	None
Hartford Fire.....	44,061	20,385	642	None
Insurance Co. of North America.....	26,647	4,274	None	None
London Assurance.....	25,022	500	500	None
Marine.....	32,664	4,762	None	None
Ocean Marine.....	3,312	1,177	None	None
Queen of America.....	20	None	None	None
St. Paul Fire.....	31,676	14,121	5,656	None
Union Assurance.....	5,605	809	None	None
Union Marine.....	598	None	None	None
Union of Canton.....	69,303	33,563	3,947	None
Western.....	33,183	10,562	1,476	None
Totals.....	323,518	143,040	58,154	None

ABSTRACT OF LIABILITY INSURANCE IN CANADA FOR THE YEAR 1921

Alliance Assurance.....	39,878	3,733	3,729	None
Canada Accident.....	59,619	23,623	27,548	None
Car and General.....	2,401	1,059	250	None
Continental Casualty.....	86,692	34,162	13,229	None
Dominion Gresham.....	46,299	6,768	1,998	None
Dominion of Canada Guarantee and Accident.....	9,472	1,763	395	None
Employers Liability.....	647,192	279,594	199,000	1,000
Fidelity and Casualty.....	8,592	603	250	None
General Accident of Canada.....	99,708	33,256	12,237	None
Globe Indemnity.....	214,327	166,168	89,318	None
Guardian Insurance Co. of Canada.....	43,647	4,580	4,290	None
Hartford Accident and Indemnity.....	6,638	268	218	None
Imperial Guarantee and Accident Co.....	3,944	576	60	None
Imperial Underwriters.....	242	None	None	None
Law, Union and Rock.....	34,275	66,572	23,043	4,950
London Guarantee and Accident.....	159,451	44,244	48,264	None
London and Lancashire Guarantee and Accident.....	24,696	9,231	7,209	None
Maryland Casualty.....	69,095	21,609	39,070	None
Merchants and Employers.....	149,432	75,716	19,715	12,950
Motor Union.....	735	None	None	None
North American Accident.....	244,162	161,573	128,883	None
Northwestern Assurance.....	15,908	3,476	2,960	None
Norwich Union Fire.....	34,045	8,248	4,377	None
Ocean Accident and Guarantee.....	176,142	63,723	67,139	None
Railway Passengers.....	97,970	37,742	31,415	None
Royal Exchange.....	42,877	15,466	6,281	None
Royal Indemnity.....	15,785	3,582	3,901	None
Scottish Metropolitan.....	147,893	103,620	23,952	12,050
Sun.....	4,490	426	241	None
Travelers Insurance.....	338,599	146,621	48,254	None
United States Fidelity and Guaranty.....	112,646	33,106	1,180	19,150
Yorkshire.....	125,208	59,037	50,441	None
Totals.....	3,062,060	1,321,657	858,847	50,100

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1921

General Animals.....	48,168	28,607	4,973	None
Hartford Live Stock.....	27,895	40,415	28,340	None
Yorkshire.....	28,442	43,849	20,404	1,465
Totals.....	104,505	112,871	53,717	1,465

TABLE XLII.—ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1921

Companies	Net Premiums written during the year	Losses incurred during the Year	Reserve for Unsettled Claims	
			Not resisted	Resisted
	\$	\$	\$	\$
Alliance Assurance.....	9,280	3,039	316	None
Canada Accident.....	32,633	7,603	2,033	None
Canadian Surety.....	15,319	4,203	115	None
Casualty Co. of Canada.....	51,961	12,598	1,316	None
Dominion Gresham.....	10,636	4,127	400	None
Dominion of Canada Guarantee and Accident.....	47,418	10,253	2,070	None
Fidelity and Casualty.....	15,167	6,136	637	None
General Animals.....	27,427	9,455	1,314	None
Guardian Insurance Co. of Canada.....	18,453	3,355	979	None
Halifax Fire Insurance Co.....	175	18	None	None
Hartford Accident.....	1,453	None	None	None
Imperial Guarantee and Accident.....	8,062	3,580	740	None
Law, Union and Rock.....	13,958	4,860	671	None
Lloyds Plate Glass.....	50,406	14,364	2,800	None
London and Lancashire Guarantee and Accident.....	36,211	11,282	1,863	None
Maryland Casualty.....	12,130	4,625	1,089	None
Merchants and Employers.....	19,018	10,367	369	163
Mount Royal.....	21,963	10,578	335	None
National Provincial Plate Glass.....	24,007	8,169	703	None
New York Plate Glass.....	27,646	10,378	1,679	None
North American Accident.....	37,902	8,994	380	None
Northern Assurance.....	30,521	5,975	195	None
Norwich Union Fire.....	36,603	8,898	1,176	None
Ocean Accident and Guarantee.....	109,850	27,395	2,895	None
Railway Passengers.....	34,779	10,720	5,570	None
Travelers Indemnity.....	10,243	1,779	378	None
United States Fidelity and Guaranty.....	17,507	4,865	560	None
Yorkshire.....	18,340	6,309	1,012	None
Totals.....	739,068	213,955	31,595	163

ABSTRACT OF RAIN INSURANCE IN CANADA FOR THE YEAR 1921

Hartford Fire.....	18,682	5,363	None	None
Home.....	2,036	1,326	None	None
Totals.....	20,718	6,689	None	None

ABSTRACT OF ROBBERY INSURANCE IN CANADA FOR THE YEAR 1921

Dominion of Canada Guarantee and Accident.....	559	None	None	None
Employers Liability.....	9,395	None	None	None
General Accident of Canada.....	2,971	None	None	None
Totals.....	12,925	None	None	None

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1921

Alliance Assurance.....	34,554	46,177	3,798	None
Canada Accident.....	31,728	15,155	2,035	None
Car and General.....	3,562	3,262	143	None
Continental Casualty.....	105,001	37,451	6,109	None
Dominion Gresham.....	36,034	30,411	4,512	None
Dominion of Canada Guarantee and Accident.....	222,347	106,648	23,759	None
Employers Liability.....	110,979	78,919	21,000	None
Fidelity and Casualty.....	85,618	61,265	3,889	2,000
General Accident of Canada.....	40,014	20,153	5,242	None
Globe Indemnity.....	126,421	67,094	11,729	None
Guardian Insurance.....	18,163	18,358	4,726	None
Hartford Accident.....	3,072	419	306	None
Imperial Guarantee and Accident.....	118,137	57,908	8,419	None
Imperial Underwriters.....	251	None	None	None
Law, Union and Rock.....	8,558	8,950	1,242	75
London and Lancashire Guarantee and Accident.....	89,302	67,785	16,089	None
London Guarantee and Accident.....	47,216	17,572	10,906	None
Maryland Casualty.....	47,037	29,211	5,719	None
Merchants and Employers.....	2,573	760	None	None
National Benefit.....	41,712	20,612	3,315	None
North American Accident.....	26,516	18,207	4,820	None
Northern Assurance.....	24,814	17,670	1,935	None
Norwich Union Fire.....	68,065	40,675	8,192	500
Ocean Accident and Guarantee.....	86,894	42,207	12,840	None
Preferred Accident.....	7,078	3,936	167	None
Railway Passengers.....	29,252	13,716	4,205	None
Royal Exchange.....	6,379	4,985	651	None
Royal Indemnity.....	4,695	3,454	525	None
Scottish Metropolitan.....	61,117	34,985	6,315	None
Sun.....	1,145	281	220	None
Travelers Indemnity.....	128,723	79,961	13,609	None
United States Fidelity and Guaranty.....	38,670	26,049	5,450	None
Yorkshire.....	35,694	26,947	6,460	290
Totals.....	1,691,321	1,001,183	198,327	2,775

TABLE XII.—ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1921.

Companies	Net Premiums written during the Year	Losses incurred during the Year	Unsettled Claims	
			Not restated	Restated
	\$	\$	\$	\$
American Lloyds.....	2,974	429	None	None
British & Foreign Marine.....	468	None	None	None
Glens Falls.....	247	None	None	None
Great American.....	470	17	None	None
Hartford Fire.....	28,802	2,079	None	None
Home Insurance.....	15,596	8,805	None	None
Insurance Co. of North America.....	1,209	None	None	None
Maryland Casualty.....	22,425	36,287	2,978	None
Scottish Union.....	2,641	473	18	None
Springfield Fire.....	1,006	637	None	None
Totals.....	75,838	48,727	2,996	None

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1921

Boiler Inspection.....	129,820	5,483	None	None
Employers Liability.....	3,693	None	None	None
Fidelity and Casualty.....	37,019	3,283	None	12,766
General Accident of Canada.....	42,886	8,686	5,142	None
Hartford Steam Boiler.....	1,200	None	None	None
Maryland Casualty.....	19,580	3,466	211	None
Royal Indemnity.....	29,891	9,349	6,732	None
Travelers Indemnity.....	77,562	2,405	71	None
Totals.....	341,651	32,672	12,156	12,766

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1921

Chartered Trust and Executor.....	None	None	None	None
Totals.....	None	None	None	None

ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1921

Etna.....	—218	2,224	None	None
American Central.....	1,449	159	None	None
Continental Insurance.....	1,668	1,608	988	None
Fidelity-Phenix.....	1,762	1,767	125	None
Girard Fire and Marine.....	—29	None	None	None
Glens Falls.....	989	3,709	410	None
Great American.....	1,415	951	15	None
Hartford Fire.....	26,234	4,783	1,206	None
Home Insurance.....	41,356	24,860	11,065	None
Insurance Co. of State of Pa.....	871	12	None	None
National Fire of Hartford.....	1,494	None	None	None
National Union.....	2,984	1,185	135	None
Niagara.....	205	—4	None	None
Northwestern National.....	268	4,140	4,125	None
St. Paul Fire.....	7,527	8,731	687	None
Scottish Union.....	1,921	1,082	18	None
Springfield Fire.....	3,493	16	110	None
Sterling.....	304	None	None	None
United States Fire.....	725	4	None	None
Totals.....	94,408	55,227	18,884	None

TABLE XLII.—ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance.

CASUALTY COMPANY OF CANADA

Nature of Business	Net cash received for Premiums	Losses incurred during the Year	Reserve for Unsettled Claims		Remarks
			Nor Resisted	Resisted	
Auto (B).....	\$ 35,961	\$ 13,466	\$ 808	None	} Total business December 31, 1921.
Plate Glass.....	51,961	12,598	1,316	None	
Totals.....	87,922	26,064	2,124	None	

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY

Accident.....	32,648	26,192	4,126	None	} Total business December 31, 1921.
Auto (B).....	85,747	37,265	9,338	None	
Burglary.....	61,766	48,381	8,980	None	
Guarantee.....	10,986	7,309	1,500	None	
Liability.....	46,299	6,768	1,998	None	
Plate Glass.....	10,636	4,127	400	None	
Sickness.....	36,034	30,411	4,512	None	
Totals.....	284,116	160,453	30,854	None	

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA

Auto (B)—In Canada.....	—5,006	6,997	None	6,787	} Total business December 31, 1921.
Live Stock—In Canada.....	48,168	28,607	4,973	None	
Live Stock—In other countries.....	174	None	None	None	
Plate Glass—In Canada.....	27,427	9,485	1,314	None	
Totals.....	70,763	45,089	6,287	6,787	

MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY

Accident.....	2,665	262	None	None	} Total business December 31, 1921.
Accident and Sickness Combined.....	37,431	14,858	2,479	75	
Auto (B).....	40,659	17,494	2,057	9,478	
Liability.....	149,432	75,716	19,715	12,950	
Plate Glass.....	19,018	10,367	369	168	
Sickness.....	2,573	760	None	None	
Totals.....	251,778	119,457	24,620	22,671	

AMERICAN SURETY COMPANY OF NEW YORK

Burglary.....	9,416	11,977	11,250	None	} In Canada, December 31, 1921.
Guarantee.....	33,385	77,360	42,801	None	
Totals.....	42,801	89,337	54,051	None	

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED

Inland Transportation.....	550	600	None	None	} In Canada, December 31, 1921.
Sprinkler Leakage.....	468	None	None	None	
Totals.....	1,018	600	None	None	

CONTINENTAL CASUALTY COMPANY

Accident.....	161,651	44,853	4,577	None	} In Canada, December 31, 1921.
Auto (B).....	14,612	2,545	445	None	
Liability.....	86,692	34,182	13,229	None	
Sickness.....	105,001	37,451	6,109	None	
Totals.....	367,956	119,011	24,360	None	

TABLE XLII.—ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance—*Continued*.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK

Nature of Business	Net cash received for Premiums	Losses incurred during the Year	Reserve for Unsettled Claims		Remarks
			Not Resisted	Resisted	
	\$	\$	\$	\$	
Accident.....	69,034	24,529	12,456	None	In Canada, December 31, 1921
Auto (B).....	3,360	-2,138	50	1,500	
Burglary.....	39,378	24,543	389	None	
Liability.....	8,592	603	250	None	
Plate Glass.....	15,167	6,136	637	None	
Sickness.....	85,618	61,265	3,889	2,000	
Steam Boiler.....	37,019	3,283	None	12,766	
Totals.....	258,168	118,221	17,671	16,266	

HARTFORD ACCIDENT AND INDEMNITY COMPANY

Accident.....	3,523	543	None	None	In Canada, December 31, 1921.
Auto (B).....	19,811	5,175	2,089	None	
Burglary.....	18,652	7,559	3,132	None	
Guarantee.....	2,184	51	None	None	
Liability.....	6,638	268	218	None	
Plate Glass.....	1,453	None	None	None	
Sickness.....	3,072	419	306	None	
Totals.....	55,333	14,015	5,745	None	

MARYLAND CASUALTY COMPANY

Accident.....	37,738	15,151	4,087	None	In Canada, December 31, 1921.
Auto (B).....	36,729	11,000	1,926	None	
Burglary.....	68,689	58,567	11,167	None	
Forgery.....	236	None	None	None	
Guarantee.....	16,613	-8,808	300	None	
Liability.....	69,095	21,609	39,070	None	
Plate Glass.....	12,130	4,625	1,089	None	
Sickness.....	47,037	29,211	5,719	None	
Sprinkler Leakage.....	22,425	36,287	2,978	None	
Steam Boiler.....	19,580	3,466	211	None	
Totals.....	330,272	171,108	66,547	None	

NATIONAL SURETY COMPANY

Burglary.....	27,255	20,545	9,647	None	In Canada, December 31, 1921.
Forgery.....	45,007	2,149	None	None	
Guarantee.....	101,131	43,713	10,379	None	
Totals.....	173,393	66,407	20,026	None	

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK

Accident.....	12,062	6,843	669	None	In Canada, December 31, 1921.
Auto (B).....	15,763	3,975	2,145	None	
Sickness.....	7,078	3,936	167	None	
Totals.....	34,903	14,754	2,981	None	

TABLE XLII.—ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance—*Concluded.*

ROYAL INDEMNITY COMPANY

Nature of Business	Net cash received for Premiums	Losses incurred during the Year	Reserve for Unsettled Claims		Remarks
			Not Resisted	Resisted	
	\$	\$	\$	\$	
Accident.....	6,644	4,046	300	None	} In Canada, December 31, 1921.
Auto (B).....	35,123	11,316	5,767	1,928	
Burglary.....	58,876	20,696	8,365	None	
Guarantee.....	58,535	75,702	62,353	None	
Liability.....	15,785	3,582	3,901	None	
Sickness.....	4,695	3,454	525	None	
Steam Boiler.....	29,891	9,349	6,732	None	
Totals.....	209,549	128,145	87,943	1,928	

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Accident.....	42,200	15,359	1,269	None	} In Canada, December 31, 1921.
Auto (B).....	124,567	48,020	112,199	None	
Burglary.....	107,770	33,877	13,254	None	
Plate Glass.....	10,243	1,779	378	None	
Sickness.....	128,723	79,961	13,609	None	
Steam Boiler.....	77,562	2,405	71	None	
Totals.....	491,065	181,401	140,780	None	

TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

Accident.....	279,042	188,444	28,851	None	} In Canada, December 31, 1921.
Liability.....	338,599	146,621	48,254	None	
Totals.....	617,641	335,065	77,105	None	

UNITED STATES FIDELITY AND GUARANTY COMPANY

Accident.....	38,749	3,519	620	None	} In Canada, December 31, 1921.
Auto (B).....	59,340	38,585	18,805	2,000	
Burglary.....	79,964	20,697	1,925	None	
Forgery.....	328	None	None	None	
Guarantee.....	297,910	70,954	71,965	46,000	
Liability.....	112,646	33,106	1,180	19,150	
Plate Glass.....	17,507	4,865	560	None	
Sickness.....	38,670	26,049	5,450	None	
Totals.....	645,114	197,775	100,505	67,150	

ABSTRACT OF STATEMENTS

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TABLE XLIII.—CASUALTY INSURANCE IN CANADA 1921

(Including business of Provincial licensees)

NET PREMIUMS WRITTEN

No.	Class of business	Dominion Licensees	Provincial Licensees			Grand Totals
			(a) Prov. Cos. within provinces by which they are incorp.	(b) Prov. Cos. within prov. other than those by which they are incorp.	Total Provincial Licensees	
		\$	\$	\$	\$	\$
1	Accident.....	2,454,999	9,077	1,179	10,256	2,465,255
2	Accident and Sickness combined.....	1,205,465	78,642	28,018	106,660	1,312,125
3	Accident and Sickness (Fraternal).....					None
4	Automobile (A).....	2,544,668	26,918	8,079	34,997	2,579,665
5	Automobile (B).....	3,559,570	51,795	12,145	63,940	2,623,510
6	Burglary.....	680,369				680,369
7	Crop.....	12,268				12,268
8	Liability.....	3,062,060	208,457	361	208,818	3,270,878
9	Explosion.....	88,302				88,302
10	Forgery.....	45,880				45,880
11	Funeral.....		61,598		61,598	61,598
12	Funeral (Fraternal).....		52,489		52,489	52,489
13	Guarantee.....	1,338,409	44,896		44,896	1,383,305
14	Hail.....	4,371,348	448,650	374,202	822,852	5,194,200
15	Inland Transportation.....	323,518				323,518
16	Live Stock.....	104,505	5,888	5,487	11,375	115,880
17	Plate Glass.....	739,068	113,620	2,825	116,445	855,513
18	Rain.....	20,718				20,718
19	Robbery.....	12,925	17,094		17,094	30,019
20	Sickness.....	1,691,321	6,608		6,608	1,697,929
21	Sickness (Fraternal).....		945,586	14,694	960,280	960,280
22	Sickness and Funeral (Fraternal) combined.....		381,387	185,016	566,403	566,403
23	Sprinkler Leakage.....	75,838				75,838
24	Steam Boiler.....	341,651				341,651
25	Title.....					
26	Tornado.....	94,408	31,336		31,336	125,744
27	Weather.....		48,330		48,330	48,330
	Totals.....	22,767,290	2,532,371	632,006	3,164,377	25,931,667

NET LOSSES INCURRED

1	Accident.....	1,098,202	742	1,279	2,021	1,100,223
2	Accident and Sickness combined.....	586,118	30,776	15,619	46,395	632,513
3	Accident and Sickness (Fraternal).....					
4	Automobile (A).....	1,971,680	16,819	3,693	20,512	1,992,192
5	Automobile (B).....	1,589,480	13,600	4,224	17,824	1,607,304
6	Burglary.....	344,346				344,346
7	Crop.....	40,091				40,091
8	Liability.....	1,321,657	125,145	45	125,190	1,446,847
9	Explosion.....	3,436				3,436
10	Forgery.....	2,508				2,508
11	Funeral.....		4,036		4,036	4,036
12	Funeral (Fraternal).....		73,762	19,570	93,332	93,332
13	Guarantee.....	667,189	2,658		2,658	669,847
14	Hail.....	4,713,755	425,736	336,329	762,065	5,475,820
15	Inland Transportation.....	143,040				143,040
16	Live Stock.....	112,871	6,500	4,390	10,890	123,761
17	Plate Glass.....	213,955	26,750	1,496	28,246	242,201
18	Rain.....	6,689				6,689
19	Robbery.....		16,408		16,408	16,408
20	Sickness.....	1,001,183	6,651		6,651	1,007,834
21	Sickness (Fraternal).....		622,064	118,843	740,907	740,907
22	Sickness and Funeral (Fraternal) combined.....					
23	Sprinkler Leakage.....	48,727				48,727
24	Steam Boiler.....	32,672				32,672
25	Title.....					
26	Tornado.....	55,227	16,285		16,285	71,512
27	Weather.....		10,768		10,768	10,768
	Totals.....	13,952,826	1,398,700	505,488	1,904,188	15,857,014

ABSTRACT

**OF STATEMENTS MADE BY COMPANIES LICENSED TO TRANSACT
THE BUSINESS OF LIFE INSURANCE IN CANADA,
FOR THE YEAR 1921, IN ACCORDANCE WITH
THE INSURANCE ACT, 1917.**

ABSTRACT OF LIFE INSURANCE

(DATE OF RETURN

Company.		Total Net Assurance Premium Income	Consideration for Annuities	New Assurance Policies issued and paid for in Cash		
				Number	Gross Amount	Net Amount
Canadian Companies		\$	\$		\$	\$
1	Canada { Ordinary { (a).....	6,770,395	11,015	11,488	36,332,164	33,850,345
	(b).....	4,090,981	227,648	6,219	22,386,508	18,685,128
	(c).....	10,861,376	238,663	17,707	58,718,672	52,535,473
	Group.... { (a).....	68,201		17	3,725,900	3,725,900
	(b).....	3,616		4	476,250	476,250
	(c).....	71,817		21	4,202,150	4,202,150
2	Capital.....	224,227		557	888,750	796,640
3	Commercial.....	57,260		381	1,027,052	1,027,052
4	Confederation { (a).....	4,030,819	28,307	9,332	20,281,149	19,912,354
	(b).....	1,272,703	15,649	1,022	3,739,332	3,235,465
	(c).....	5,303,522	43,956	10,354	24,020,481	23,147,819
5	Continental.....	617,488	49	1,502	2,550,710	2,405,245
6	Crown.. { (a).....	961,235	108	2,550	5,619,568	5,288,943
	(b).....	6,092		47	147,904	147,904
	(c).....	967,327	108	2,597	5,767,472	5,436,847
7	Dominion.....	1,675,369	2,291	4,435	10,897,739	9,610,811
8	Eaton... { Ordinary.....	24,438		282	1,003,140	889,690
	Group.....	139,353				
9	Excelsior { Ordinary.....	1,391,772		4,419	9,548,183	8,939,933
	Industrial.....	987				
10	Great-West.. { Ordinary { (a).....	8,659,963	18,245	18,804	47,875,510	46,921,797
	(b).....	251,493		1,091	3,019,525	3,019,525
	(c).....	8,911,456	18,245	19,895	50,895,035	49,941,322
	Group (a).....	14,616		6	1,727,308	1,727,308
11	Imperial.. { (a).....	3,912,768	2,927	6,911	20,686,734	18,963,860
	(b).....	513,595		738	1,762,860	1,655,360
	(c).....	4,426,363	2,927	7,649	22,452,594	20,619,220
12	London. { Ordinary { (a).....	2,426,434		9,048	15,090,635	14,766,358
	(b).....	4,027		8	11,000	11,000
	(c).....	2,430,461		9,056	15,101,635	14,777,358
	Industrial { (a).....	1,604,691		52,724	13,488,070	13,488,070
	Group (a).....	4,719		1	371,000	371,000
13	Manufacturers.. { Ordinary. { (a).....	4,790,605	434	12,470	28,306,923	28,020,905
	(b).....	2,771,410	29,260	6,249	13,475,138	12,890,116
	(c).....	7,562,015	29,694	18,719	41,782,061	40,911,021
	Group (a).....	797				
14	Monarch.....	767,391		2,174	5,429,519	5,214,459
15	Mutual of Canada. { (a).....	8,265,511	5,336	13,669	34,400,309	33,210,270
	(b).....	53,647		90	177,000	177,000
	(c).....	8,319,158	5,336	13,759	34,577,309	33,387,270
16	National of Canada. { (a).....	995,476		2,929	6,194,822	5,763,387
	(b).....	14,174		19	49,500	39,693
	(c).....	1,009,650		2,948	6,244,322	5,803,080
17	North American { (a).....	3,201,909		8,135	17,033,460	16,757,080
	(b).....	295,218		405	880,834	815,554
	(c).....	3,497,127		8,590	17,914,294	17,572,634
18	Northern.....	797,089		2,635	5,326,870	5,111,862
19	Saskatchewan.....	145,930		438	974,731	931,831
20	Sauvegarde. { Ordinary.....	378,532		1,534	2,633,009	2,371,009
	Group.....	2,087		1	101,200	101,200
21	Security.....	122,212		1,030	1,431,246	1,337,696
22	Sovereign.....	501,236		1,049	2,704,510	2,503,010
23	Sun... { Ordinary { (a).....	9,524,449	46,171	17,549	42,328,311	42,194,055
	(b).....	12,724,531	1,522,422	17,610	44,841,670	44,832,498
	(c).....	22,248,980	1,568,593	35,159	87,169,981	87,026,553
	Thrift.... { (a).....	16,123				
	(b).....	15,066				
	(c).....	31,189				
	Group.... { (a).....	119,662		18	2,482,665	2,179,065
	(b).....	27,038		3	377,390	377,390
	(c).....	146,700		21	2,360,055	2,556,455
24	Travellers of Canada.....	423,068		1,901	3,868,099	3,369,744
25	Western.....	130,116		378	938,550	887,050
Totals for 1921. { (a).....		62,766,928	114,883	188,417	345,270,836	332,637,929
(b).....		22,043,591	1,794,979	33,505	91,344,911	86,362,883
(c).....		84,810,519	1,909,862	221,922	436,615,747	419,000,812
Totals for 1920. { (a).....		57,205,082	185,056	208,512	397,553,184	387,519,766
(b).....		21,520,319	1,890,351	37,968	106,370,491	100,624,400
(c).....		78,725,401	2,075,407	246,480	508,923,675	488,144,166
Increase, i, decrease, d. { (a).....		5,561,846 d	70,173 d	20,095 d	52,282,348 d	54,881,837
(b).....		523,272 d	95,372 d	4,463 d	15,025,580 d	14,261,517
(c).....		6,085,118 d	165,545 d	24,558 d	67,307,928 d	69,143,354

(a) In Canada. (b) Out of Canada. (c) Total business.

FOR THE YEAR 1921.

DECEMBER 31, 1921)

Assurance Policies in force at date of Return		Assurance Policies become Claims			Net Disbursements in respect of		Net Payments due under Assurance and Annuity Contracts		
Number	Net Amount	Number	Net Amount		Death Claims, Matured Endowments and Disability Claims	Life Annuity Contracts	Not Resisted	Resisted	
			Death Claims	Matured Endowments					
	\$		\$	\$	\$	\$	\$	\$	
82,193	197,632,349	1,097	2,004,801	568,781	2,600,107	60,653	335,798		1
39,017	98,402,445	372	633,251	230,758	884,194	292,130	115,042		
121,210	296,034,794	1,469	2,638,052	799,539	3,484,501	352,783	450,840		
31	6,127,250		19,700		18,700		1,500		
4	365,250								
35	6,492,500		19,700		18,700		1,500		
4,180	6,801,308	13	15,820		18,153		3,154		
1,022	2,648,785								
59,065	115,338,181	647	844,369	300,967	1,110,187	34,732	140,453		
9,621	26,101,188	86	132,795	39,719	183,499	84,061	52,312	22,500	2
68,686	141,439,369	733	977,164	340,688	1,293,688	118,793	192,765	22,500	4
11,904	17,974,238	81	66,458	40,000	117,159	1,800	12,020		5
15,889	27,824,562	84	116,091	42,333	137,226		30,951	2,054	6
127	255,534								
16,016	28,080,096	84	116,091	42,333	137,226		30,951	2,054	
25,630	49,713,585	205	192,510	128,947	340,627	381	21,595		7
291	911,190								8
2	15,449,500		52,000		52,000		2,000		
26,281	44,095,895	207	235,076	81,588	314,856	500	60,323		9
196	26,611	12	1,113	252	1,539				
125,380	274,395,002	675	1,196,495	217,923	1,355,155	12,542	268,193	2,000	10
4,276	9,737,422	16	14,032		43,390		10,000		
129,536	284,132,424	691	1,240,527	217,923	1,398,545	12,542	278,193	2,000	
9	2,287,024		7,100		7,100		400		
50,231	110,002,957	369	527,995	199,073	739,446	2,825	51,764	1,000	11
5,957	10,702,187	66	66,688	55,237	161,146		12,161		
56,188	120,705,144	435	594,683	254,310	900,592	2,825	63,925	1,000	
51,177	71,460,731	310	228,479	59,773	298,515	4,938	24,039		12
66	115,500								
51,243	71,576,251	310	228,479	59,773	298,515	4,938	24,039		
254,365	39,028,133	2,861	241,491	69,542	243,043		20,250		
2	509,300		1,500		1,500				
71,792	136,600,732	598	687,971	300,844	1,020,282	6,444	98,492		13
32,285	58,490,923	432	452,842	334,681	799,985	3,333	185,665	8,640	
104,077	195,091,555	1,030	1,140,813	635,525	1,820,267	9,777	283,960	8,640	
1	51,900								
12,913	27,613,409	32	73,510		69,130		15,318		14
110,193	220,162,312	1,029	1,162,692	610,954	1,831,486	11,972	158,786		15
803	1,482,650	10	46,000	8,000	10,000		1,000		
110,996	221,644,962	1,039	1,164,692	618,954	1,841,486	11,972	159,786		
16,479	32,045,413	136	134,294	95,760	256,293	35	36,041		16
266	32,048,143	3	2,500		257,500		2,500		
16,745	32,353,556	139	136,794	95,760	257,793	35	38,541		
52,909	95,674,928	589	460,023	372,595	825,077	4,766	102,204	1,000	17
4,955	8,457,011	77	72,950	70,763	127,979	150	18,502		
57,864	104,131,939	666	532,973	443,358	953,056	4,916	120,706	1,000	
15,751	25,356,986	164	121,473	89,130	203,359	1,351	24,308	2,000	18
2,195	4,564,192	6	13,500		13,885		3,386		19
8,263	10,904,341	44	43,716	11,500	52,300		12,400	2,000	20
1	101,200								
4,374	5,118,527	17	19,215		16,126		4,000		21
7,052	14,574,983	38	46,300	40,650	73,683		6,827		22
146,039	277,683,371	1,344	1,387,090	727,117	2,223,753	57,906	203,244	11,969	23
114,400	246,175,571	1,766	2,226,820	1,150,126	3,374,629	1,573,621	1,133,961		
260,079	523,858,942	3,110	3,613,910	1,877,243	5,598,382	1,631,527	1,337,205	11,969	
3,093	424,813	353	8,196	34,342	50,628		2,508		
2,439	435,103	112	6,589	18,763	29,670		2,225		
5,532	859,916	465	14,785	53,105	80,298		4,733		
66	10,161,002		34,231		46,019		400		
5	1,838,270		7,611		5,197				
71	11,999,272		41,842		51,216		400		
7,635	12,192,622	21	23,750		32,033		4,500		24
2,089	4,570,020	6	18,675		24,618		2,000		25
1,168,573	1,860,027,352	10,938	9,985,634	3,992,071	14,093,985	200,845	1,647,082	22,023	
213,861	462,867,197	2,940	3,648,078	1,908,047	5,621,189	1,953,295	1,533,171	31,140	
1,382,434	2,322,894,549	13,878	13,633,712	5,900,118	19,715,174	2,154,140	3,180,253	53,163	
1,079,146	1,664,348,605	12,062	10,385,022	4,241,015	14,491,847	185,219	1,845,777	29,154	
198,104	418,688,979	2,701	3,933,701	1,671,681	5,740,592	1,801,663	1,604,257	26,290	
1,277,250	2,083,037,584	14,763	14,318,723	5,912,696	20,232,439	1,986,882	3,450,034	55,444	
89,427	195,678,747	1,124	399,388	248,944	297,862	15,626	198,695	7,131	
15,757	44,178,218	239	285,623	236,366	119,403	151,632	71,086	4,850	
105,184	239,856,965	885	685,011	12,578	517,265	167,258	269,781	2,281	

ABSTRACT OF LIFE INSURANCE FOR THE
(DATE OF RETURN DECEMBER 31, 1921, EXCEPT

Company.		Total Net Assurance Premium Income	Considera- tion for Annuities	New Assurance Policies issued and paid for in Cash.		
				Number	Gross Amount	Net Amount
British Companies		\$	\$		\$	\$
1	Commercial Union.....	16,993		2	1,487	1,487
2	*Edinburgh.....	183				
3	Gresham.....	219,993	50	359	1,101,000	1,091,000
4	*Life Association of Scotland.....	2,914				
5	*Liverpool and London and Globe.....	2,159				
6	London and Scottish.....	625,442		557	1,444,937	1,409,937
7	†Mutual and Citizens' { Ordinary.....	106,064		898	1,293,000	1,263,000
	Industrial.....	182,356		21,417	4,948,353	4,948,353
8	North British and Mercantile.....	117,085		42	448,500	448,500
9	*Norwich Union.....	2,478				
10	Phoenix of London.....	228,305		60	479,533	479,533
11	Royal.....	564,484		577	3,376,902	3,064,402
12	*Scottish Amicable.....	614				
13	*Scottish Provident.....	120				
14	†Standard.....	844,063	81	1,047	3,066,525	2,954,525
15	*Star.....	4,165				
Totals for 1921.....		2,917,418	131	24,959	16,160,237	15,660,737
Totals for 1920.....		2,776,099	131	14,743	15,967,383	14,976,038
Increase, <i>i</i> ; decrease, <i>d</i>		<i>i</i> 141,319	.....	<i>i</i> 10,216	<i>i</i> 192,854	<i>i</i> 684,699

*These companies have ceased transacting new business in Canada.

†Date of returns—Life Association of Scotland, April 5, 1921.
Mutual and Citizens', Nov. 30, 1921.
Standard, Nov. 15, 1921.

YEAR 1921. (CANADIAN BUSINESS ONLY.)

AS OTHERWISE UNDERNOTED.)

Assurance Policies in force at date of Return		Assurance Policies become Claims			Net Disbursements in respect of		Net payments due under Assurance and Annuity Contracts		
Number	Net Amount	Number	Net Amount		Death Claims, Matured Endowments and Disability Claims	Life Annuity Contracts	Not Resisted	Resisted	
			Death Claims	Matured Endowments					
	\$		\$	\$	\$	\$	\$	\$	
151	543,744	11	31,005		8,574		23,848		1
9	17,606	2	5,281		5,281				2
3,062	7,300,818	19	46,439		27,439		9,000	10,000	3
108	206,853		59,050		55,451		17,705		4
60	108,515	2	2,438		6,689	197	1,444		5
8,449	17,252,822	198	147,468	205,850	350,301	500	66,993		6
2,696	3,174,968	9	5,930	725	4,329			633	7
28,199	5,034,321	144	20,089		13,546				
489	1,869,974	11	24,045	2,204	23,786	716	7,701		8
58	86,782	4	1,230	413	1,643				9
2,300	7,644,790	52	125,516	32,583	109,402	1,464	57,106		10
4,933	17,547,095	31	106,781	4,540	91,903		23,433		11
16	41,377								12
5	17,963	3	5,548		5,548				13
9,995	23,968,328	411	369,190	521,788	797,661	8,344	123,911		14
90	124,982	7	2,587	5,099	16,551		265		15
60,621	84,940,938	904	952,597	773,202	1,518,104	11,221	331,406	10,633	
50,691	76,883,090	897	1,110,475	671,924	1,918,850	14,504	233,254		
9,930	8,057,848	7	157,878	101,278	400,746	3,283	98,152	10,633	

ABSTRACT OF LIFE INSURANCE FOR THE

(DATE OF RETURN

Company		Total Net Assurance Premium Income	Considera- tion for Annuities	New Assurance Policies issued and paid for in Cash		
				Number	Gross Amount	Net Amount
Foreign Companies		\$	\$		\$	\$
1	Aetna/Ordinary.....	1,138,241		1,283	6,304,715	6,304,715
	{Group.....	126,660		4	346,800	346,800
2	*Connecticut Mutual.....	20,438				
3	Equitable...../Ordinary.....	1,249,781	7,877	53	140,309	140,309
	{Group.....	44,887		1	382,200	382,200
4	Guardian.....	9,203				
5	Metropolitan...../Ordinary.....	7,478,248		37,411	44,612,936	44,612,936
	{Industrial.....	8,146,762		224,522	34,808,099	34,808,099
	{Group.....	197,202		10	815,450	815,450
6	Mutual of New York.....	1,973,609	2,028	2,164	7,066,054	6,926,054
7	*National of United States.....	153				
8	New York.....	4,380,911	1,602	6,408	16,248,884	16,233,884
9	*Northwestern Mutual.....	1,001				
10	*Phoenix Mutual.....	19,626				
11	*Provident Savings.....	25,247				
12	Prudential...../Ordinary.....	2,389,034	565	9,810	14,373,671	14,373,671
	{Industrial.....	4,209,894		150,042	27,805,592	27,805,592
	{Group.....	1,750				
13	State.....	38,278		1	2,000	
14	Travelers of Hartford...../Ordinary.....	1,294,850	23,624	3,105	12,567,630	12,315,796
	{Group.....	111,822		5	586,239	586,239
15	Union Mutual.....	301,968		219	706,700	706,700
16	United States.....	22,547		7	30,500	30,500
Totals for 1921.....		33,182,112	35,696	435,045	166,797,779	166,388,945
Totals for 1920.....		30,236,866	21,059	431,921	228,257,528	227,615,096
Increase, <i>i</i> ; decrease, <i>d</i>		<i>i</i> 2,945,246	<i>i</i> 14,637	<i>i</i> 3,124	<i>d</i> 61,459,749	<i>d</i> 61,226,151
Totals in Canada only... } 1921.....		98,866,458	150,710	648,421	528,228,852	514,687,611
—All companies..... } 1920.....		90,218,047	206,246	655,176	641,778,095	630,110,900
Increase, <i>i</i> ; decrease, <i>d</i>		<i>i</i> 8,648,411	<i>d</i> 55,536	<i>d</i> 6,755	<i>d</i> 113,549,243	<i>d</i> 115,423,289
Total group business } 1921.....		831,756		63	10,538,762	10,235,162
in Canada only.....						
—All Companies } 1920.....		652,801		300	66,704,855	66,704,855
(included above).....						
Increase, <i>i</i> ; decrease, <i>d</i>		<i>i</i> 178,955		<i>d</i> 237	<i>d</i> 56,166,093	<i>d</i> 56,469,693

*These companies have ceased transacting new business in Canada.

YEAR 1921. (CANADIAN BUSINESS ONLY.)

DECEMBER 31, 1921.)

Assurance Policies in force at date of Return		Assurance Policies become Claims			Net Disbursements in respect of		Net payments due under Assurance and Annuity Contracts	
Number	Net Amount	Number	Net Amount		Death Claims, Matured Endowments and Disability Claims	Life Annuity Contracts	Not Resisted	Resisted
			Death Claims	Matured Endowments				
	\$		\$	\$	\$	\$	\$	\$
15,592	41,068,450	387	443,926	195,074	632,649	600	49,390	1
85	13,290,750		70,450		70,650		1,200	
436	852,151	18	26,767	1,000	31,764		6,159	2
14,320	35,426,815	279	433,107	219,707	683,660	12,708	37,855	3
17	2,890,850		17,000		12,000		5,000	
52	191,401	2	2,108		1,176		932	4
212,292	242,416,494	1,526	953,853	364,379	1,348,664	811	51,417	5
1,489,354	187,149,904	17,733	1,119,655	491,927	1,615,862		15,082	
113	15,880,392		112,700		112,244		2,400	
20,140	53,986,012	312	461,739	189,692	605,506	5,714	83,662	6
35	21,178	1	1,000		1,000			7
57,213	123,059,327	737	1,042,902	422,227	1,478,348	4,728	106,190	8
62	62,602				6,000			9
131	100,472	57	46,002		46,002			10
560	867,189	21	20,500	11,000	43,000	78	1,000	11
66,284	84,321,901	305	386,358	25,119	421,333	3,685	40,974	12
756,884	113,332,391	3,997	572,599		514,186		6,139	
2	235,000		1,000		1,000			
635	1,503,833	1	500		1,000		500	13
14,998	54,052,242	128	298,818	127,166	464,858	13,496	4,355	14
69	9,360,151		58,324		73,764		3,600	
4,141	9,107,697	76	73,895	49,758	144,027	221	11,661	15
318	698,756	33	30,316	41,713	82,029	29		16
2,653,733	989,875,958	25,613	6,173,519	2,138,762	8,390,722	42,070	427,516	
2,444,166	915,793,798	29,294	6,530,352	2,505,974	9,307,381	40,413	511,363	
i 209,567	i 74,082,160	d 3,681	d 356,833	d 367,212	d 916,659	i 1,657	d 83,847	d 18,853
3,882,927	2,934,844,248	37,455	17,111,750	6,904,035	24,002,811	254,136	2,406,004	152,081
3,574,003	2,657,025,493	42,253	18,025,849	7,418,913	25,718,078	240,136	2,590,394	167,432
i 308,924	i 277,818,755	d 4,798	d 914,099	d 514,878	d 1,715,267	i 14,000	d 184,390	d 15,351
398	76,344,319		374,005		394,977		16,500	
380	76,925,486		286,168		274,595		17,711	
i 18	d 581,167		i 87,837		i 120,382		d 1,211	

GROSS AMOUNTS OF INSURANCE EFFECTED IN CANADA, 1875-1921

Year	Canadian Companies		British Companies	Foreign Companies		Total	
	Ordinary and Industrial	Group		Ordinary and Industrial	Group	Ordinary and Industrial	Group
	\$	\$	\$	\$	\$	\$	\$
1875.....	5,077,601		1,689,833	8,306,824		15,074,258	
1876.....	5,465,966		1,683,357	6,740,804		13,890,127	
1877.....	5,724,648		2,142,702	5,667,317		13,534,667	
1878.....	5,508,556		2,789,201	3,871,998		12,169,755	
1879.....	6,112,706		1,877,918	3,363,600		11,354,224	
1880.....	7,547,876		2,302,011	4,057,000		13,906,887	
1881.....	11,158,479		2,536,120	3,923,412		17,618,011	
1882.....	11,855,545		2,833,250	5,423,960		20,112,755	
1883.....	11,883,317		3,278,008	6,411,635		21,572,960	
1884.....	12,926,265		3,167,910	7,323,737		23,417,912	
1885.....	14,881,695		3,950,647	8,332,646		27,164,988	
1886.....	19,289,694		4,034,279	11,827,375		35,171,348	
1887.....	23,505,549		3,067,040	11,435,721		38,008,310	
1888.....	24,876,259		3,985,787	12,364,483		41,226,529	
1889.....	26,438,358		3,399,313	14,719,266		44,556,937	
1890.....	23,541,404		3,390,972	13,591,080		40,523,456	
1891.....	21,904,302		2,947,246	13,014,739		37,866,287	
1892.....	25,555,554		3,625,213	15,409,266		44,620,013	
1893.....	28,089,437		2,967,855	14,145,555		45,202,847	
1894.....	28,670,364		3,214,216	17,640,677		49,525,257	
1895.....	27,909,672		3,337,638	13,093,888		44,341,198	
1896.....	26,171,880		2,869,971	13,552,769		42,624,570	
1897.....	30,351,021		2,778,510	15,138,134		48,267,665	
1898.....	35,043,182		3,323,107	16,398,384		54,764,673	
1899.....	42,138,128		3,748,127	21,514,478		67,400,733	
1900.....	38,545,949		3,717,997	26,632,146		68,896,092	
1901.....	38,298,747		3,059,043	32,541,438		73,899,228	
1902.....	45,882,167		3,324,317	31,346,482		80,552,966	
1903.....	55,169,104		3,132,904	33,265,797		91,567,805	
1904.....	59,051,113		3,109,778	36,145,211		98,306,102	
1905.....	67,539,141		3,881,980	34,486,215		105,907,336	
1906.....	62,450,253		4,472,426	28,090,526		95,013,205	
1907.....	61,838,766		3,501,743	25,042,423		90,382,932	
1908.....	69,029,583		3,389,757	27,476,866		99,896,206	
1909.....	79,121,977		3,930,230	48,686,871		131,739,078	
1910.....	90,362,678		4,170,562	58,229,280		152,762,520	
1911.....	110,077,453		5,591,832	61,197,694		176,866,979	
1912.....	141,267,596		7,319,952	70,617,555		219,205,103	
1913.....	131,493,582		6,950,695	93,164,269		231,608,546	
1914.....	125,505,324		9,294,590	82,206,602		217,006,516	
1915.....	121,033,310		5,727,313	94,358,935		221,119,558	
1916.....	138,201,281		5,250,633	87,649,711		231,101,625	
1917.....	172,703,621		5,109,183	104,367,626		282,120,430	
1918.....	179,429,315		5,969,013	127,853,228		313,251,556	
1919.....	319,389,305	761,400	11,264,394	182,371,180	10,757,350	513,024,879	11,518,750
1920.....	367,497,186	30,055,998	15,967,383	191,608,671	36,648,857	575,073,240	66,704,855
1921.....	336,862,763	8,408,073	16,160,237	164,667,090	2,130,689	519,670,990	10,538,762
Totals.....	3,292,407,602	39,225,471	209,256,193	1,909,244,564	49,536,896	5,410,908,359	88,762,367

NET AMOUNTS OF INSURANCE IN FORCE IN CANADA, 1875-1921

1875.....	21,957,296		19,455,607	43,596,361		85,009,264	
1876.....	24,649,284		18,873,173	40,728,461		84,250,918	
1877.....	26,870,224		19,349,204	39,468,475		85,687,903	
1878.....	28,656,556		20,078,533	36,016,848		84,751,957	
1879.....	33,246,543		19,410,829	33,616,330		86,273,702	
1880.....	37,838,518		19,789,863	33,643,745		91,272,126	
1881.....	46,041,591		20,983,092	36,266,249		103,290,932	
1882.....	53,855,051		22,329,368	38,857,629		115,042,048	
1883.....	59,213,609		23,511,712	41,471,554		124,196,875	
1884.....	66,519,859		24,317,172	44,616,596		135,453,726	
1885.....	74,591,139		25,930,272	49,440,735		149,962,146	
1886.....	88,181,958		27,225,607	55,908,230		171,315,696	
1887.....	101,796,754		28,163,329	61,734,187		191,694,270	
1888.....	114,034,279		30,003,210	67,724,094		211,761,583	
1889.....	125,125,692		30,488,618	76,349,392		231,963,702	
1890.....	135,218,990		31,613,730	81,591,847		248,424,567	
1891.....	143,368,817		32,407,937	85,698,475		261,475,229	
1892.....	154,709,077		33,692,706	90,708,482		279,110,265	
1893.....	167,475,872		33,543,884	94,602,966		295,622,722	
1894.....	177,511,846		33,911,885	96,737,705		308,161,436	
1895.....	188,326,057		34,341,172	96,590,352		319,257,581	

*Including 20 months' business of the Canada Life.

NET AMOUNTS OF INSURANCE IN FORCE IN CANADA, 1875-1921—*Concluded*

Year	Canadian Companies		British Companies	Foreign Companies		Total	
	Ordinary and Industrial	Group		Ordinary and Industrial	Group	Ordinary and Industrial	Group
	\$	\$		\$	\$	\$	\$
1896	195,303,042		34,837,448	97,660,009		327,800,499	
1897	208,655,459		35,293,134	100,063,684		344,012,277	
1898	226,209,636		36,606,195	105,708,154		368,523,985	
1899	252,201,516		38,025,948	113,943,209		404,170,673	
1900	267,151,086		39,485,334	124,433,416		431,069,846	
1901	284,684,621		40,216,186	138,868,227		463,769,034	
1902	308,202,596		41,556,245	159,053,464		508,812,305	
1903	335,638,940		42,127,260	170,676,800		548,443,000	
1904	364,640,166		42,608,738	180,631,886		587,880,790	
1905	397,946,902		43,809,211	188,578,127		630,334,240	
1906	420,864,847		45,644,951	189,740,102		656,260,900	
1907	450,573,724		46,462,314	118,487,447		685,523,485	
1908	480,266,931		46,161,957	193,087,126		719,516,014	
1909	515,415,437		46,985,192	217,956,351		780,356,980	
1910	565,667,110		47,816,775	242,629,174		856,113,059	
1911	626,770,154		50,919,675	272,530,942		950,220,771	
1912	706,656,117		54,537,725	309,114,827		1,070,398,669	
1913	750,637,092		58,176,795	359,775,330		1,168,590,027	
1914	794,520,423		60,770,658	386,869,397		1,242,160,478	
1915	829,972,809		58,087,018	423,556,850		1,311,616,677	
1916	895,528,435		59,151,931	467,499,266		1,422,179,632	
1917	996,699,282		58,617,506	529,725,775		1,585,042,563	
1918	1,105,503,447		60,296,113	619,261,713		1,785,061,273	
1919	1,361,870,162	761,400	66,908,064	747,547,841	10,749,850	2,176,326,067	11,511,250
1920	1,635,363,377	28,985,228	76,883,090	867,853,540	47,940,258	2,580,100,007	76,925,486
1921	1,825,310,176	34,687,176	84,910,938	948,218,815	41,657,143	2,858,499,929	76,344,319

PREMIUM INCOME AND ANNUITY CONSIDERATION IN CANADA, 1875-1921

1875	707,256		623,296	1,551,835		2,882,387	
1876	768,543		597,155	1,437,612		2,803,310	
1877	770,319		577,364	1,299,724		2,647,407	
1878	827,098		586,044	1,197,535		2,610,677	
1879	919,345		565,875	1,121,537		2,606,757	
1880	1,039,341		579,729	1,102,058		2,721,128	
1881	1,291,026		613,595	1,190,068		3,094,689	
1882	1,562,085		674,362	1,308,158		3,544,605	
1883	1,652,543		707,468	1,414,738		3,774,749	
1884	1,869,100		744,227	1,518,991		4,132,318	
1885	2,092,986		803,980	1,723,012		4,619,978	
1886	2,379,238		827,848	1,988,634		5,195,720	
1887	2,825,119		890,332	2,285,954		6,001,405	
1888	3,166,883		928,667	2,466,298		6,561,848	
1889	*4,459,595		979,847	2,785,403		*8,224,845	
1890	3,921,137		1,022,362	3,060,652		8,004,151	
1891	4,258,926		1,030,479	3,128,297		8,417,702	
1892	4,729,940		1,088,816	3,251,598		9,070,354	
1893	5,156,008		1,073,541	3,403,230		9,632,779	
1894	5,435,031		1,079,330	3,394,914		9,909,275	
1895	5,702,783		1,137,366	3,452,205		10,292,354	
1896	6,075,454		1,137,607	3,389,605		10,602,666	
1897	6,598,012		1,174,732	3,443,074		11,215,818	
1898	7,107,073		1,210,601	3,676,490		11,994,164	
1899	7,805,174		1,276,229	3,957,304		13,038,707	
1900	9,373,405		1,372,355	4,261,181		15,006,941	
1901	9,133,890		1,346,666	4,709,298		15,189,854	
1902	10,048,204		1,415,273	5,614,083		17,077,560	
1903	10,882,650		1,435,318	5,922,297		18,240,265	
1904	11,959,100		1,473,514	6,536,710		19,969,324	
1905	13,947,827		1,500,232	6,632,658		22,080,717	
1906	14,093,056		1,583,861	6,687,539		22,364,456	
1907	14,963,714		1,567,951	6,612,207		23,143,872	
1908	16,081,504		1,546,941	7,069,494		24,697,939	
1909	17,438,780		1,590,656	7,476,859		26,506,295	
1910	19,952,162		1,580,255	8,239,486		29,771,903	
1911	20,736,480		1,680,731	9,202,415		31,619,626	
1912	23,540,081		1,768,046	10,401,389		35,709,516	
1913	24,784,163		1,905,486	11,951,557		38,641,206	
1914	26,047,253		1,906,998	13,139,844		41,094,095	
1915	28,546,303		2,071,592	14,438,783		45,106,678	
1916	30,296,416		1,903,590	15,893,099		48,093,105	
1917	34,599,199		1,957,143	18,287,267		54,843,609	
1918	38,833,139		1,944,990	20,992,763		61,770,892	
1919	47,314,502	8,839	2,202,512	25,409,109	11,630	74,996,123	20,469
1920	57,255,409	134,729	2,776,230	29,739,853	518,072	89,771,492	652,801
1921	62,532,376	349,435	2,917,549	32,735,487	482,321	98,185,412	831,756
Totals	625,479,628	493,003	61,378,741	330,552,304	1,012,023	1,017,410,673	1,505,026

*Including 20 months' business of the Canada Life.

NET DISBURSEMENTS IN CANADA IN RESPECT OF ASSURANCE AND ANNUITY CONTRACTS,
1875-1921

Year	Death Claims	Matured Endow- ments	Disability Claims	Surrender Values	Dividends to Policy- holders	Life Annuities	Total
	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies</i>							
1875.....	151,513			1,139			152,652
1876.....	179,824					648	180,472
1877.....	212,014			37,320	47,193	948	297,475
1878.....	235,149	1,150		41,328	43,397	1,948	322,372
1879.....	211,820	8,949		50,694	58,159	1,495	331,117
1880.....	278,917	11,699		43,023	76,880	1,710	412,229
1881.....	385,855	27,309		41,739	225,626	3,066	683,595
1882.....	370,377	40,785		40,264	244,908	2,822	699,156
1883.....	538,042	28,189		51,209	144,945	2,947	765,332
1884.....	443,753	20,540		62,535	136,509	3,600	666,937
1885.....	628,392	6,678		132,337	146,526	5,538	919,471
1886.....	720,120	25,329		81,916	473,762	4,506	1,305,633
1887.....	765,653	50,030		99,131	459,024	4,934	1,378,832
1888.....	897,596	51,708		115,889	319,703	8,679	1,393,575
1889.....	1,283,442	68,738		152,337	437,372	11,856	1,953,745
1890.....	1,103,765	72,796		137,229	728,702	9,884	2,052,376
1891.....	1,204,199	163,048		150,290	450,962	8,748	1,977,247
1892.....	1,414,509	166,217		212,323	530,660	33,959	2,357,668
1893.....	1,333,752	203,316		221,939	373,103	35,324	2,167,434
1894.....	1,528,062	232,814		326,630	381,021	38,895	2,507,422
1895.....	1,334,554	250,912		336,097	912,613	13,280	2,846,956
1896.....	1,750,004	406,192		364,932	543,176	16,020	3,080,324
1897.....	1,806,176	491,622		395,879	678,137	22,408	3,394,222
1898.....	1,930,912	416,791		377,158	470,802	36,491	3,232,154
1899.....	2,069,078	485,615		373,685	430,070	43,690	3,402,138
1900.....	2,440,600	659,319		414,778	1,149,325	69,037	4,733,059
1901.....	2,649,830	808,533		441,742	380,907	75,050	4,356,062
1902.....	2,694,821	860,916		378,145	422,706	84,077	4,440,665
1903.....	2,517,749	961,937		442,278	427,636	93,543	4,243,203
1904.....	3,140,044	1,005,033		495,270	467,809	95,361	5,203,517
1905.....	3,260,430	1,199,901		759,223	1,496,380	100,863	6,816,797
1906.....	3,352,372	1,165,744		782,592	517,313	104,956	5,922,977
1907.....	3,629,091	1,356,253		944,754	668,643	107,120	6,705,861
1908.....	3,576,813	1,696,976		1,362,415	733,985	113,098	7,483,287
1909.....	3,913,474	1,737,718		1,490,531	706,890	119,334	7,967,947
1910.....	3,994,566	2,446,721		2,002,941	2,355,916	118,510	10,918,654
1911.....	4,436,659	1,915,327		1,881,669	1,003,579	122,586	9,359,820
1912.....	5,265,574	2,283,237		2,479,093	1,385,068	149,206	11,562,178
1913.....	5,137,911	2,502,316		2,743,791	1,661,577	170,193	12,215,788
1914.....	5,460,013	2,995,765		3,460,432	2,016,465	150,736	14,083,431
1915.....	6,165,721	3,749,260		5,016,278	4,253,566	155,459	19,340,384
1916.....	7,545,311	2,991,833		4,224,302	2,535,426	151,550	17,448,422
1917.....	9,434,581	3,022,900	2,244	4,444,621	2,871,958	160,555	19,936,859
1918.....	11,687,654	4,369,022	6,420	4,648,803	3,793,744	192,882	24,698,034
1919.....	12,787,599	4,660,736	5,719	5,320,711	4,898,303	202,742	27,875,810
1920.....	10,152,629	4,330,456	8,761	5,358,552	6,008,080	185,219	26,043,697
1921.....	10,084,531	3,992,020	17,431	5,925,374	5,386,776	200,846	25,606,978
Totals.....	146,404,951	53,942,470	40,584	58,865,338	53,455,302	3,235,219	315,943,864
<i>British Companies</i>							
1875.....	217,608						217,608
1876.....	305,059			200		1,184	306,443
1877.....	393,996	487		36,044	12,795	786	444,108
1878.....	294,277	2,190		27,495	11,987	1,324	337,273
1879.....	309,741	7,215		44,424	13,638	927	375,945
1880.....	313,176	7,468		32,021	6,549	4,352	363,566
1881.....	324,945	14,764		21,554	12,440	1,556	375,259
1882.....	365,787	9,647		20,211	10,612	1,670	407,927
1883.....	438,171	5,701		30,075	12,705	1,828	488,480
1884.....	408,061	8,730		27,317	8,298	1,988	454,394
1885.....	473,573	8,043		21,935	8,355	2,166	514,072
1886.....	455,240	20,850		30,580	38,964	1,994	547,628
1887.....	410,344	11,198		38,934	27,159	1,759	489,394
1888.....	422,568	16,085		36,050	38,175	1,821	514,699
1889.....	482,309	19,681		37,661	25,755	1,690	567,096
1890.....	642,093	8,102		25,630	15,510	2,675	694,010
1891.....	566,594	108,171		28,782	63,775	4,662	773,984
1892.....	555,781	41,919		37,309	21,418	5,737	662,164
1893.....	594,562	36,339		68,885	21,174	5,099	726,059
1894.....	601,669	60,101		35,477	36,497	6,002	739,746
1895.....	462,276	74,346		69,625	13,255	6,667	626,169
1896.....	734,019	94,791		58,775	34,233	7,245	929,063
1897.....	585,606	71,745		57,441	28,325	9,919	753,036
1898.....	599,925	152,235		46,422	25,654	12,095	836,331
1899.....	714,913	120,587		48,943	16,326	13,144	913,913
1900.....	659,108	242,591		54,317	29,382	14,160	999,558
1901.....	708,979	162,947		74,577	15,446	16,499	978,448
1902.....	626,002	185,041		75,641	11,148	16,450	914,282
1903.....	780,310	371,324		93,242	17,490	17,245	1,279,611

NET DISBURSEMENTS IN CANADA IN RESPECT OF ASSURANCE AND ANNUITY CONTRACTS,
1875-1921—Continued

Year	Death Claims	Matured Endow- ments	Disability Claims	Surrender Values	Dividends to Policy- holders	Life Annuities	Total
	\$	\$	\$	\$	\$	\$	\$
<i>British Companies</i> —Continued							
1904	829,487	311,558		97,528	45,083	16,947	1,300,603
1905	855,072	352,374		75,745	49,644	18,018	1,350,853
1906	867,007	428,964		104,879	11,293	15,437	1,427,580
1907	769,331	527,425		110,854	31,358	15,454	1,454,422
1908	805,603	515,457		162,836	18,816	16,201	1,518,913
1909	805,758	476,789		118,789	8,039	15,338	1,424,713
1910	793,499	461,711		139,131	24,602	17,119	1,436,062
1911	843,162	490,749		146,859	10,819	16,241	1,507,830
1912	891,965	441,990		231,661	42,178	16,821	1,624,615
1913	869,647	657,156		166,848	103,148	13,512	1,810,311
1914	849,609	536,301		203,271	4,504	13,099	1,606,784
1915	1,049,440	663,449		272,394	185,584	11,975	2,182,842
1916	1,171,195	522,617		182,581	100,843	12,814	1,990,050
1917	975,112	586,249		309,992	115,297	11,254	1,997,904
1918	849,030	616,900		191,614	32,820	16,430	1,706,934
1919	1,222,317	673,612		198,712	43,230	11,972	2,149,843
1920	1,181,553	737,298		230,959	243,392	14,505	2,407,707
1921	836,544	681,547	12	324,363	27,361	11,223	1,881,050
Totals	30,912,073	11,544,534	12	4,448,583	1,677,076	427,004	49,009,282
<i>Foreign Companies</i>							
1875	349,225						349,225
1876	396,617					400	397,017
1877	333,711	16,781		39,631	160,805	400	551,328
1878	395,419	56,989		36,320	150,603	400	639,731
1879	306,734	105,030		33,008	149,620	25	594,417
1880	381,812	109,085		31,216	104,790	350	627,253
1881	494,738	141,590		41,184	141,725	1,150	820,387
1882	324,455	148,471		189,616	155,669	650	818,861
1883	436,597	146,326		162,861	188,883	650	935,317
1884	410,091	126,917		113,842	196,053	650	947,553
1885	590,262	254,280		59,167	191,570		1,095,279
1886	558,410	179,846		62,135	187,489	300	988,180
1887	717,734	206,507		149,024	266,810	50	1,340,125
1888	872,674	265,405		134,503	231,042	5,891	1,509,515
1889	671,228	348,264		114,265	233,277	7,310	1,374,344
1890	764,855	167,673		154,157	225,311	10,426	1,670,422
1891	1,077,586	593,787		197,445	219,388	12,584	2,100,790
1892	1,216,476	630,679		259,386	232,430	12,973	2,351,947
1893	1,125,197	509,415		277,429	214,722	14,760	2,141,523
1894	1,233,217	423,704		288,715	247,397	16,695	2,209,728
1895	1,154,361	475,336		286,215	230,281	19,643	2,165,839
1896	1,191,242	558,541		338,044	224,323	20,388	2,332,538
1897	1,390,678	784,327		251,327	253,062	22,905	2,682,299
1898	1,243,741	568,519		273,353	290,438	27,231	2,403,282
1899	1,496,569	764,001		253,461	422,128	29,798	2,965,957
1900	1,689,924	737,733		269,271	306,268	34,111	3,037,357
1901	1,675,435	840,220		246,393	326,665	35,212	3,123,925
1902	1,796,540	859,722		407,798	289,536	43,785	3,397,381
1903	1,811,377	751,783		474,476	410,474	43,867	3,491,977
1904	2,390,000	842,155		698,873	479,775	44,616	4,448,979
1905	2,301,355	784,714		602,383	473,947	57,680	4,220,079
1906	2,170,636	873,901		606,091	506,940	60,829	4,218,397
1907	2,520,589	1,116,963		554,157	500,476	55,703	4,747,878
1908	2,069,924	1,035,191		892,884	801,694	56,312	4,856,005
1909	2,289,162	818,646		850,994	672,547	54,523	4,835,872
1910	2,121,882	1,078,100		968,206	797,974	52,067	5,018,229
1911	2,608,596	758,442		1,203,676	854,845	50,614	5,476,173
1912	2,954,342	912,499		1,151,879	988,961	55,768	6,063,449
1913	3,324,280	1,025,466		1,309,986	1,156,650	59,071	6,875,456
1914	3,337,345	1,072,420		1,613,620	1,111,942	62,048	7,197,375
1915	4,199,907	1,342,588		1,640,193	1,090,157	62,533	8,339,383
1916	5,363,622	1,125,879		1,596,799	1,385,590	78,102	9,549,992
1917	6,007,730	1,228,991	9,117	1,538,012	1,541,246	92,141	10,417,237
1918	7,290,083	1,411,906	15,644	1,364,870	1,832,259	54,954	11,969,716
1919	6,616,033	2,102,233	8,845	1,744,825	1,870,142	44,530	12,386,608
1920	6,778,514	2,509,636	19,230	2,673,427	2,023,059	40,413	14,044,279
1921	6,167,728	2,191,935	31,059	2,984,844	2,429,571	42,069	13,847,206
Totals	96,618,633	33,453,202	83,895	29,119,964	26,759,534	1,386,582	187,421,810

NET DISBURSEMENTS IN CANADA IN RESPECT OF ASSURANCE AND ANNUITY CONTRACTS:
1875-1921—*Concluded.*

Year	Death Claims	Matured Endow- ments	Disability Claims	Surrender Values	Dividends to Policy- holders	Life Annuities	Total
<i>All Companies</i>	\$	\$	\$	\$	\$	\$	\$
1875.....	718,346			1,139			719,485
1876.....	881,500			200		2,232	883,932
1877.....	939,721	17,268		112,995	220,793	2,134	1,292,911
1878.....	924,845	60,329		105,143	205,987	3,072	1,299,376
1879.....	828,295	121,194		128,126	221,417	2,447	1,301,479
1880.....	973,905	128,252		106,260	188,219	6,412	1,403,048
1881.....	1,205,538	183,663		104,477	379,791	5,772	1,879,241
1882.....	1,030,619	198,903		250,091	411,189	5,142	1,925,944
1883.....	1,412,810	180,216		244,145	346,533	5,425	2,189,129
1884.....	1,261,905	256,187		203,694	340,860	6,238	2,068,884
1885.....	1,692,227	269,001		213,439	346,451	7,704	2,528,822
1886.....	1,733,770	226,025		174,631	700,215	6,800	2,841,441
1887.....	1,893,731	267,795		287,089	752,993	6,743	3,208,351
1888.....	2,192,838	333,198		286,442	588,920	16,391	3,417,789
1889.....	2,436,979	436,683		304,263	696,404	20,856	3,895,185
1890.....	2,510,713	598,571		317,016	967,523	22,985	4,416,808
1891.....	2,848,379	865,006		376,517	736,125	25,994	4,852,021
1892.....	3,186,766	838,815		509,021	784,508	52,669	5,371,779
1893.....	3,053,511	749,070		568,253	608,999	55,183	5,035,016
1894.....	3,362,948	716,619		650,822	664,915	61,592	5,456,896
1895.....	2,950,691	800,597		691,937	1,156,149	39,590	5,638,964
1896.....	3,675,265	1,059,524		761,751	801,732	43,653	6,341,925
1897.....	3,782,460	1,347,694		684,647	959,524	55,232	6,829,557
1898.....	3,774,578	1,137,545		696,933	786,894	75,817	6,471,767
1899.....	4,280,560	1,370,203		676,089	868,524	86,632	7,282,008
1900.....	4,789,632	1,639,693		738,366	1,484,975	117,308	8,769,974
1901.....	5,034,244	1,811,700		762,712	723,018	126,761	8,458,435
1902.....	5,117,363	1,905,679		861,584	723,390	144,312	8,752,328
1903.....	5,409,436	2,085,104		1,009,996	855,600	154,655	9,514,791
1904.....	6,359,531	2,159,306		1,291,671	985,667	156,924	10,953,099
1905.....	6,416,857	2,336,989		1,437,351	2,019,971	176,561	12,387,729
1906.....	6,390,015	2,468,609		1,493,562	1,035,546	181,222	11,568,954
1907.....	6,919,011	3,000,631		1,609,765	1,200,477	178,277	12,908,161
1908.....	6,452,340	3,247,624		2,418,135	1,554,495	185,611	13,858,205
1909.....	7,008,394	3,033,153		2,460,314	1,387,476	189,195	14,078,532
1910.....	6,909,947	3,986,532		3,110,278	3,178,492	187,696	17,372,945
1911.....	7,888,417	3,164,518		3,232,204	1,869,243	189,441	16,343,823
1912.....	9,111,881	3,637,726		3,862,633	2,416,207	221,795	19,250,242
1913.....	9,331,838	4,184,941		4,220,625	2,921,375	242,776	20,901,555
1914.....	9,646,967	4,604,486		5,277,343	3,132,911	225,883	22,887,590
1915.....	11,415,068	5,755,297		6,928,865	5,529,307	229,972	29,858,509
1916.....	14,080,128	4,640,329		6,003,682	4,021,859	242,466	28,988,464
1917.....	16,417,423	4,838,140	11,361	6,292,625	4,528,501	263,950	32,352,000
1918.....	19,826,817	6,397,918	22,073	6,205,287	5,658,823	263,766	38,374,684
1919.....	20,625,949	7,436,581	14,564	7,264,248	6,811,675	259,244	42,412,261
1920.....	18,112,696	7,577,390	27,991	8,262,938	8,274,531	240,137	42,495,683
1921.....	17,088,803	6,865,502	48,502	9,234,581	7,843,708	254,138	41,335,234
Totals.....	273,935,657	98,940,206	124,491	92,433,885	81,891,912	5,048,805	552,374,956

INCOME AND DISBURSEMENTS IN RESPECT OF ASSURANCE AND ANNUITY CONTRACTS OF
ALL COMPANIES, INCLUDING THE BUSINESS DONE OUT OF CANADA BY CANADIAN
COMPANIES, 1875-1921.

Year (1)	Assurance Premiums and Annuity Considera- tion (2)	Disburse- ments in respect of Assurance and Annuity Contracts (3)	Ratio per cent column (3) to column (2) (4)
	\$	\$	\$
1875	2,868,618	719,485	25.08
1876	2,803,311	883,932	31.53
1877	2,647,407	1,292,928	48.84
1878	2,662,757	1,298,720	48.77
1879	2,606,756	1,301,480	49.93
1880	2,691,128	1,389,986	51.66
1881	3,094,689	1,879,240	60.72
1882	3,544,603	1,946,444	54.91
1883	3,861,179	2,201,152	57.01
1884	4,195,726	2,073,395	49.42
1885	4,684,409	2,544,101	54.31
1886	5,298,596	2,851,981	52.83
1887	6,105,474	3,235,205	52.99
1888	6,655,762	3,440,729	51.70
1889	8,336,167	3,942,590	47.29
1890	8,131,852	4,445,668	54.67
1891	8,667,609	4,911,485	56.66
1892	9,347,131	5,452,151	58.33
1893	9,952,833	5,133,284	51.58
1894	10,345,919	5,516,929	53.32
1895	10,887,501	5,862,447	53.85
1896	11,469,040	6,506,096	56.73
1897	12,197,626	7,076,962	58.02
1898	13,190,742	6,782,006	51.41
1899	14,490,102	7,680,959	53.01
1900	16,633,142	9,232,061	55.50
1901	17,130,456	8,993,125	52.50
1902	19,501,945	9,397,971	48.19
1903	21,240,823	10,288,364	48.44
1904	23,650,887	11,804,359	49.91
1905	26,535,365	13,796,504	51.99
1906	27,264,938	13,040,857	47.83
1907	28,403,423	14,753,533	51.94
1908	30,567,553	16,122,797	52.74
1909	33,304,241	16,382,136	49.19
1910	37,868,196	20,270,595	52.53
1911	40,608,305	19,194,828	47.27
1912	46,581,648	22,953,476	49.28
1913	51,413,732	25,287,204	49.18
1914	53,835,737	28,207,981	52.40
1915	56,744,482	36,426,490	64.19
1916	61,755,516	35,685,561	57.70
1917	68,681,552	39,983,913	58.22
1918	77,748,862	46,814,084	60.21
1919	94,576,657	53,013,509	56.05
1920	113,834,962	53,438,056	46.94
1921	122,855,739	53,041,959	43.17
Totals	1,241,475,098	648,498,718	52.24

INCOME AND DISBURSEMENTS OF CANADIAN COMPANIES, INCLUDING THE BUSINESS DONE OUT OF CANADA, 1875-1921

Year	Income			Disbursements						Total
	Assurance Premiums and Annuity Contributions	Consideration for Supplementary Contracts and Amounts left on Deposit	Gross Profit on Sale or Maturity of Ledger Assets	Interest and other Receipts	†Total	In respect of Annuity Contracts	Supplementary Premiums and Reductions and Deposits withdrawn	Gross Loss on Sale or Maturity of Ledger Assets	General Expenses		Dividends to Shareholders
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1875.....	707,261	.....	.....	168,736	875,997	152,652	.....	.....	196,942	3,500
1876.....	768,544	.....	.....	174,544	943,088	180,472	.....	.....	197,235	377,707
1877.....	770,319	.....	.....	261,503	1,031,822	297,491	.....	.....	214,448	547,619
1878.....	880,394	.....	.....	252,758	1,133,152	322,372	.....	.....	245,280	597,662
1879.....	919,344	.....	.....	280,375	1,199,719	331,118	.....	.....	247,855	612,354
1880.....	1,039,342	.....	.....	325,581	1,364,923	412,230	.....	.....	272,659	717,230
1881.....	1,291,027	.....	.....	389,819	1,680,846	683,595	.....	.....	330,973	1,110,690
1882.....	1,562,085	.....	.....	387,218	1,949,303	719,656	.....	.....	396,398	1,182,513
1883.....	1,738,973	.....	.....	477,346	2,216,319	777,355	.....	.....	459,329	1,277,540
1884.....	1,932,506	.....	.....	499,074	2,431,580	971,448	.....	.....	508,573	1,498,890
1885.....	2,157,338	.....	.....	585,066	2,742,404	1,316,175	.....	.....	527,371	2,085,563
1886.....	2,482,113	.....	.....	672,547	3,154,660	1,405,656	.....	.....	598,938	2,212,734
1887.....	2,922,526	.....	.....	768,480	3,691,006	1,416,516	.....	.....	676,769	2,343,824
1888.....	3,260,800	.....	.....	777,266	4,038,066	2,001,150	.....	.....	736,846	2,415,911
1889.....	4,570,918	.....	.....	1,234,146	5,805,064	2,081,236	.....	.....	874,657	3,157,588
1890.....	4,236,746	.....	.....	985,915	5,222,661	2,036,711	.....	.....	1,006,698	3,208,939
1891.....	4,508,834	.....	.....	1,097,710	5,606,544	2,438,040	.....	.....	1,093,215	3,185,391
1892.....	5,006,717	.....	.....	1,174,010	6,180,727	2,438,040	.....	.....	1,210,501	3,705,551
1893.....	5,476,059	.....	.....	1,281,031	6,757,090	2,265,703	.....	.....	1,432,144	3,755,841
1894.....	5,871,677	.....	.....	1,423,932	7,295,609	2,567,454	.....	.....	1,560,229	4,187,591
1895.....	6,297,930	.....	.....	1,508,649	7,806,579	3,070,440	.....	.....	1,723,309	4,925,861
1896.....	6,941,828	.....	.....	1,577,222	8,519,050	3,244,495	.....	.....	1,778,627	5,099,153
1897.....	7,579,816	.....	.....	1,992,213	9,572,029	3,641,627	.....	.....	2,119,437	5,844,838
1898.....	8,303,650	.....	.....	2,066,907	10,370,557	3,542,393	.....	.....	2,391,527	6,021,805
1899.....	9,256,570	.....	.....	2,202,132	11,458,702	3,801,089	.....	.....	2,616,951	6,506,550
1900.....	10,999,604	.....	.....	2,520,623	13,520,227	5,195,146	.....	.....	3,117,578	8,305,066
1901.....	11,074,492	.....	.....	2,792,261	13,866,753	4,890,754	.....	.....	3,262,458	8,281,654
1902.....	12,472,590	.....	.....	3,282,477	15,755,067	5,086,307	.....	.....	3,777,986	9,034,552
1903.....	13,883,211	.....	.....	3,684,797	17,568,008	5,516,778	.....	.....	4,443,827	10,163,392
1904.....	15,640,665	.....	.....	4,067,068	19,707,733	6,054,778	.....	.....	5,019,467	11,291,964
1905.....	18,402,474	.....	.....	5,298,800	23,701,274	8,225,574	.....	.....	5,711,905	14,156,314
1906.....	18,993,538	.....	.....	5,849,028	24,842,566	7,394,882	.....	.....	6,744,309	18,835
1907.....	20,223,264	.....	.....	5,869,641	26,092,905	8,551,233	.....	.....	7,440,905	234,400
1908.....	21,951,117	.....	.....	6,833,364	28,786,481	9,747,877	.....	.....	8,387,112	272,886
1909.....	24,236,724	.....	.....	7,560,785	31,797,509	10,271,551	.....	.....	9,743,299	285,075
1910.....	28,048,457	.....	.....	8,940,320	36,988,777	13,816,303	.....	.....	11,636,591	315,238
1911.....	29,725,159	.....	.....	9,789,237	39,514,396	12,210,823	.....	.....	12,210,823	395,107
									8,789,678	21,408,117

1912.....	34,412,913	.....	11,312,409	45,724,822	15,265,414	.....	9,989,722	436,257	25,571,443
1913.....	37,538,553	.....	12,457,050	49,995,903	16,601,436	.....	10,559,222	531,684	27,574,356
1914.....	38,791,772	.....	13,069,258	52,766,630	19,405,276	.....	10,998,450	453,432	27,557,398
1915.....	40,191,912	.....	14,645,927	54,837,839	25,909,382	.....	11,322,408	600,436	27,622,228
1916.....	43,958,826	.....	16,292,181	60,251,007	24,147,117	.....	12,253,455	510,816	36,811,508
1917.....	48,446,284	.....	17,786,408	66,232,692	27,570,554	.....	14,017,950	549,005	38,137,603
1918.....	54,811,108	.....	20,465,983	75,277,091	33,137,434	.....	16,170,006	553,192	42,860,632
1919.....	66,953,406	.....	20,226,490	88,631,182	38,477,058	.....	21,186,198	558,021	60,845,450
1920.....	80,800,807	.....	587,599	104,639,853	36,986,070	.....	25,893,847	927,077	64,898,790
1921.....	86,720,380	.....	469,626	112,967,101	37,313,703	.....	26,469,359	728,057	65,507,069
Total.....	848,765,773	2,335,763	1,825,546	1,116,513,113	412,087,304	2,261,437	249,342,085	10,492,255	674,505,542

*Including twenty months' business of the Canada Life.

†Excluding receipts on account of Capital Stock but including premium thereon.

ASSETS OF CANADIAN LIFE

Company	Ledger Assets				
	Real Estate	Loans on Real Estate	Loans on Collaterals.	Policy Loans	Bonds and Debentures
	\$	\$	\$	\$	\$
1 Canada.....	3,812,976	25,613,457	1,115,000	11,339,328	30,582,731
2 Capital.....		47,242		82,150	676,845
3 Commercial.....	1,128	8,363		1,301	115,954
4 Confederation.....	2,234,275	5,751,811	87,000	4,062,972	14,992,788
5 Continental.....	467,647	560,748	845	399,581	1,619,107
6 Crown.....	446,992	592,662	106,000	602,915	1,978,822
7 Dominion.....	620,770	3,447,638	5,500	440,666	2,012,259
8 Eaton.....					201,603
9 Excelsior.....	1,012,532	3,156,448		704,559	1,606,889
10 Great West.....	665,105	21,744,579		5,836,018	10,524,760
11 Imperial.....	492,096	6,100,971	1,400	2,932,865	10,333,869
12 London.....	38,688	4,840,927		1,126,833	9,020,874
13 Manufacturers.....	215,000	14,399,525	9,065	5,012,453	14,491,265
14 Monarch.....	36,704	539,534	2,347	257,427	1,114,144
15 Mutual of Canada.....	1,267,876	17,626,343		6,428,407	20,276,667
16 National of Canada.....	250,000			634,927	4,174,212
17 North American.....	148,756	5,083,943		2,690,194	11,088,420
18 Northern.....	181,125	1,259,997	50,650	438,184	1,867,312
19 Saskatchewan.....	3,817	85,860		46,814	290,886
20 Sauvegarde.....	350,110	215,515		191,197	1,142,235
21 Security.....	3,972	30,152		24,840	232,748
22 Sovereign.....	58,494	506,755		247,329	1,139,881
23 Sun.....	5,676,551	8,073,529	1,816	16,567,115	76,015,939
24 Travellers of Canada.....	83,759	201,200		126,142	789,271
25 Western.....	6,255	8,424		36,512	305,149
Totals.....	18,074,628	119,895,623	1,379,623	60,230,729	216,594,630

* The market value exceeds the book value, but credit was taken for the book value only.

† The market value is less than the book value but the difference is more than covered by special reserve funds. (See Liabilities.)

‡ The market value is less than the book value but the difference is covered by an investment reserve fund. (See Liabilities.)

COMPANIES, DECEMBER 31, 1921.

					Non-Ledger Assets			
Stocks	Cash	Other Ledger Assets	Total Ledger Assets (Book value)	Total Ledger Assets taken at Market value except as undernoted	Interest and Rents Due and Accrued	Outstanding and Deferred Premiums and Annuity considera- tion	Other Non- Ledger Assets	Total Assets
\$	\$	\$	\$	\$	\$	\$	\$	\$
2,970,497	301,438		75,735,427 *	75,735,427	2,550,200	1,812,608		80,098,235
	25,911		832,148	835,685	20,142	61,226	4,839	921,892
	8,403		135,149	126,800	6,803	33,102	4,001	170,706
1,184,374	458,610	53,275	28,825,105 †	28,825,105	690,359	946,305		30,461,769
5,200	46,398	2,256	3,101,782	3,199,637	51,177	102,892	4,079	3,357,785
	68,301	7,414	3,803,106	3,859,865	89,951	195,914		4,145,730
	106,461		6,633,294	6,666,664	211,154	302,531		7,180,349
	19,324		220,927 *	220,927	2,781	5,197		228,905
	66,361	16,061	6,562,850 *	6,562,850	292,057	325,269		7,180,176
866,934	67,030		39,704,426 †	39,704,426	1,472,343	1,733,946		42,910,715
26,447	844,622	2,400	20,734,670	20,734,670	594,302	749,812	1,202	22,079,986
103,581	23,957	17,101	15,171,961 *	15,171,961	276,128	472,429		15,920,518
739,655	463,500	10,317	35,340,780 †	35,340,780	1,354,502	1,128,281	5,065	37,828,628
	48,000		1,998,156	2,008,229	103,563	292,262	7,000	2,411,054
	169,849		45,769,142 †	45,769,142	1,469,087	1,029,475		48,267,704
	67,921		5,342,698 †	5,342,698	71,058	296,548	10,000	5,720,304
1,963,551	274,983	2,029	21,251,876	20,833,964	353,837	579,735		21,767,536
32,089	66,273	730	3,896,360	3,840,272	120,814	188,672	20,374	4,170,132
	18,204		445,581 †	445,581	12,936	30,036		488,553
	15,401	7,277	1,921,735	1,898,928	30,649	47,360	7,500	1,984,437
	21,684	51,250	364,646	349,651	6,801	58,716	5,705	420,873
	22,994		1,988,853 †	1,988,853	72,578	107,105	2,437	2,170,973
13,400								
18,416,207	1,250,722	294,668	126,296,547	124,828,998	1,392,782	3,144,747	5,600	129,372,127
5,100	34,341		1,239,813	1,246,535	13,294	122,363	10,669	1,392,861
	26,972		383,312	386,280	9,220	56,714	2,000	454,214
26,542,673	4,517,660	464,778	447,700,344	445,923,928	11,268,518	13,823,245	90,471	471,106,162

LIABILITIES OF CANADIAN LIFE

Company	*Net Liability under Contracts in force for Payments not due (Reserve)	Net Liability for Payments due under contracts (unsettled claims)	Provision for unreported Claims	†Miscellaneous Liability under Assurance Contracts	Provision for Deferred Dividend Policies issued since Jan. 1, 1911
	\$	\$	\$	\$	\$
1 Canada.....	68,958,956	452,340	75,000	457,440	520,021
2 Capital.....	725,171	3,154		332	
3 Commercial.....	66,294			1,059	
4 Confederation.....	27,096,906	215,265	50,000	99,035	412,373
5 Continental.....	2,936,244	12,020	5,000	14,211	15,477
6 Crown.....	3,711,138	33,005	928	35,904	25,439
7 Dominion.....	5,954,778	21,595		27,782	85,040
8 Eaton.....	26,973	2,000	2,000	86	
9 Excelsior.....	5,929,726	60,551	15,000	11,550	88,500
10 Great West.....	34,165,737	280,593	25,000	1,292,277	563,308
11 Imperial.....	18,503,964	64,925	25,000	166,404	235,569
12 London.....	14,591,857	44,289	10,000	53,670	125,904
13 Manufacturers.....	31,894,943	292,600	75,000	90,504	587,078
14 Monarch.....	2,196,582	15,318		3,025	
15 Mutual of Canada.....	39,563,192	159,786	50,000	1,384,169	560,964
16 National of Canada.....	4,781,767	38,541		45,872	7,858
17 North American.....	18,019,907	121,706	30,000	121,407	301,386
18 Northern.....	3,417,194	26,308		10,819	28,145
19 Saskatchewan.....	334,225	3,386		1,193	
20 Sauvegarde.....	1,644,367	14,400		1,961	8,464
21 Security.....	314,988	4,000		248	
22 Sovereign.....	1,692,104	6,827		12,781	30,368
23 Sun.....	114,047,305	1,354,307	325,000	472,206	163,476
24 Travellers.....	1,083,126	4,500		2,704	10,000
25 Western.....	365,766	2,000		1,313	
Totals.....	402,023,210	3,233,416	687,928	4,307,952	3,769,370

* For bases of valuation see following table.

† Consisting of surrender values claimable under cancelled contracts, amounts left with the company at interest (arising out of assurance contracts), advance payments of premiums and interest by policyholders, policy dividends due and unpaid, and premium reductions on outstanding premiums.

‡ Including surplus apportioned to deferred dividend policies issued prior to January 1, 1911, allotted absolutely, not contingently. See also "Participating Funds, 1921."

ABSTRACT OF STATEMENTS

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COMPANIES, DECEMBER 31, 1921.

Profits	Investment, Contingency and Special Reserve Funds	Shareholders Surplus and Unpaid Dividends	Borrowed money and Bank Over- drafts	All Other Liabilities	Total Liabilities	Excess of Assets over Liabilities (excluding Capital from Liabilities)	Capital Stock Paid-up	
\$	\$	\$	\$	\$	\$	\$	\$	
1,850,090	793,949	400,888	.....	175,896	73,684,580	6,413,655	1,000,000	1
.....	.....	.....	.....	3,002	731,659	190,233	129,285	2
.....	2,000	.....	249	782	70,384	100,322	84,790	3
.....	553,736	29,782	.....	105,007	28,562,104	1,899,665	100,000	4
.....	.....	17,480	.....	16,756	3,017,188	340,597	200,000	5
.....	.....	8,548	.....	21,626	3,836,588	309,142	102,071	6
.....	100,000	91,474	57,574	46,848	6,385,091	795,258	160,000	7
.....	60,000	.....	.....	2,327	93,386	135,519	100,000	8
.....	90,000	19,242	69,563	24,355	6,308,517	871,659	120,000	9
3,408,325	350,000	146,327	380,207	201,324	40,813,098	2,097,617	1,000,000	10
.....	267,865	158,059	.....	62,889	19,484,675	2,595,311	450,000	11
399,443	150,000	15,600	.....	124,621	15,515,384	405,134	82,500	12
895,076	535,000	409,146	1,246	188,467	34,969,060	2,859,568	300,000	13
.....	.....	.....	.....	18,590	2,233,515	177,539	100,743	14
5,466,045	724,476	.....	.....	359,072	48,267,704	.....	.....	15
.....	111,301	34,306	305,000	12,995	5,337,640	382,664	250,000	16
509,701	64,625	3,000	50,076	80,068	19,301,876	2,465,660	60,000	17
.....	11,238	.....	156,805	21,654	3,672,163	497,969	490,378	18
.....	15,000	.....	.....	4,390	358,194	130,359	100,000	19
.....	.....	12,714	.....	8,663	1,690,569	293,868	178,500	20
.....	70,000	14,027	.....	1,783	321,019	99,854	254,723	21
.....	600,000	72,931	.....	14,789	1,840,896	330,077	209,995	22
502,162	.....	.....	.....	600,831	118,138,218	11,233,909	850,000	23
3,184	.....	8,820	150,000	5,933	1,268,267	124,594	117,840	24
.....	2,500	.....	.....	1,852	373,431	80,783	131,635	25
13,034,026	4,501,690	1,442,344	1,170,720	2,104,550	436,275,206	34,830,956	6,572,460	

BASES OF VALUATION, EXCESS RESERVE, STATUTORY

Company	Bases of Valuation used by Companies in Calculating the Reserve (The Statutory Basis is as follows:— (a) Assurances, $O_m^{(s)}$ $3\frac{1}{2}\%$; (b) Annuities, O [a ^m] and O [a ^f] $3\frac{1}{2}\%$)
1 Canada.....	Par Assces since 1899, H_m 3% ; all other Assurances and bonuses, H_m $3\frac{1}{2}\%$; Annuities O [a] $3\frac{1}{2}\%$.
2 Capital.....	$O_m^{(s)}$ $3\frac{1}{2}\%$
3 Commercial.....	$O_m^{(s)}$ $3\frac{1}{2}\%$
4 Confederation.....	Issued at Ord. rates—Mortality, $O_m^{(s)}$; Interest: Par—Prior to Jan. 1, 1896, 4% ; 1896 to 1899 incl., $3\frac{1}{2}\%$; since, 3% ; Non-Par; $3\frac{1}{2}\%$ for all years of issue. Tropical and Sub-Tropical business—Am. Trop., Par 3% ; Non-Par, $3\frac{1}{2}\%$. Annuities—B.O. Select, $3\frac{1}{2}\%$.
5 Continental.....	$O_m^{(s)}$ $3\frac{1}{2}\%$
6 Crown.....	$O_m^{(s)}$ $3\frac{1}{2}\%$; Annuities O [a] $3\frac{1}{2}\%$
7 Dominion.....	$O_m^{(s)}$ $3\frac{1}{2}\%$; Annuities, O [a] $3\frac{1}{2}\%$
8 Eaton.....	$O_m^{(s)}$ $3\frac{1}{2}\%$
9 Excelsior.....	H_m $3\frac{1}{2}\%$
10 Great-West.....	3% Business, Am. 3% and $O_m^{(s)}$ 3% ; all other, $O_m^{(s)}$ $3\frac{1}{2}\%$; Annuities B.O., Select $3\frac{1}{2}\%$.
11 Imperial.....	H_m 3% ; Tropical and Sub-Tropical business, Am. Trop. 3% ; Annuities, B.O. Select 3% .
12 London.....	Ordinary: $O_m^{(s)}$ 3% ; Industrial, Standard Industrial, $3\frac{1}{2}\%$, Annuities B.O. Select 3% .
13 Manufacturers.....	H_m $3\frac{1}{2}\%$; Tropical, Am. Trop. $3\frac{1}{2}\%$; Sub-Tropical, mean of H_m and A_m Trop., $3\frac{1}{2}\%$; Annuities, B.O. Select $3\frac{1}{2}\%$.
14 Monarch.....	$O_m^{(s)}$ $3\frac{1}{2}\%$
15 Mutual of Canada.....	Assurances $O_m^{(s)}$ $3\frac{1}{2}\%$ prior to 1903; 3% thereafter. Annuities— O [a ^m] and O [a ^f] $3\frac{1}{2}\%$ prior to 1903; 3% thereafter.
16 National of Canada.....	Par, $O_m^{(s)}$ $3\frac{1}{2}\%$; Non-Par, H_m $3\frac{1}{2}\%$. Annuities, B.O. Select $3\frac{1}{2}\%$
17 North American.....	H_m $3\frac{1}{2}\%$. Tropical business, Am. Trop., 3% ; Sub-Tropical, Table based on mean of "qx" of Am. Trop. and H_m 3% ; Annuities B.O. Select $3\frac{1}{2}\%$.
18 Northern.....	$O_m^{(s)}$ $3\frac{1}{2}\%$; Annuities, B.O. Select $3\frac{1}{2}\%$
19 Saskatchewan.....	$O_m^{(s)}$ $3\frac{1}{2}\%$
20 Sauvegarde.....	$O_m^{(s)}$ $3\frac{1}{2}\%$
21 Security.....	$O_m^{(s)}$ $3\frac{1}{2}\%$
22 Sovereign.....	Participating, $O_m^{(s)}$ 3% ; Non-Participating, $O_m^{(s)}$ $3\frac{1}{2}\%$
23 Sun.....	Prior to Jan. 1, 1903, $O_m^{(s)}$ $3\frac{1}{2}\%$; since Dec. 31, 1902, $O_m^{(s)}$ 3% ; Annuities B.O. Select $3\frac{1}{2}\%$. Federal Life Business $O_m^{(s)}$ $3\frac{1}{2}\%$ throughout. Tropical Life and Limited Life R. D. plan, practically American Tropical 3% ; all other Tropical $O_m^{(s)}$ 3% .
24 Travellers of Canada.....	Life participating, issued prior to Jan. 1, 1913, $O_m^{(s)}$ 3% ; all other, $O_m^{(s)}$ $3\frac{1}{2}\%$
25 Western.....	$O_m^{(s)}$ $3\frac{1}{2}\%$

DEDUCTION—CANADIAN COMPANIES, DECEMBER 31, 1921.

Excess of Reserve on Company's Bases of Valuation over Reserve on Statutory Bases of Valuation (Estimated)	Deduction from the Reserve on the Company's Bases of Valuation		
	Permitted under sec. 43 (3) Ins. Act, 1917	Actually made	
\$	\$	\$	
1,485,246	1,274,362		1
	31,715	31,715	2
	26,738	26,738	3
130,710	586,273		4
	76,016	76,016	5
	132,087	132,087	6
	264,846		7
	11,655		8
27,906	219,886		9
240,671	1,185,502		10
371,203	592,272		11
545,470	452,567		12
407,712	1,001,746		13
	154,949	154,949	14
783,820	863,758		15
	138,588	138,588	16
89,907	412,135		17
	133,639	133,639	18
	24,539	24,539	19
	44,960	44,960	20
	37,399	37,399	21
	73,699	73,699	22
1,110,079	2,149,173		23
1,500	71,859	71,859	24
	25,334	25,334	25

DEPARTMENT OF INSURANCE

ASSETS IN CANADA OF BRITISH AND FOREIGN COMPANIES LICENSED
(AS AT DECEMBER 31, 1921, EXCEPT FOR

Company	*Real Estate	Loans on Real Estate	Loans on Collaterals	Policy Loans
<i>British Companies</i>	\$	\$	\$	\$
1 Commercial Union.....		2,501,112		9,450
2 Edinburgh.....				273
3 Gresham.....				51,313
4 Life Association of Scotland.....				21,855
5 †Liverpool and London and Globe.....				
6 London and Scottish.....	294,873	1,632,428	5,046	770,979
7 Mutual and Citizens.....				7,051
8 North British and Mercantile.....		2,148,049		106,370
9 Norwich Union.....				
10 Phoenix of London.....	227,212	863,572		282,644
11 Royal.....				433,209
12 Scottish Amicable.....				3,840
13 Scottish Provident.....				1,801
14 Standard.....	373,317	3,510,473		1,348,465
15 Star.....				5,861
Totals.....	895,402	10,655,634	5,046	3,043,111
<i>Foreign Companies</i>				
1 Aetna.....				956,546
2 Connecticut Mutual.....				1,256,477
3 Equitable.....				7,226
4 Guardian.....	370,524	4,079,000		3,211,446
5 Metropolitan.....				2,340,222
6 Mutual of New York.....				
7 National of United States.....	173,000	4,265,409		3,962,204
8 New York.....				4,606
9 Northwestern Mutual.....				
10 Phoenix Mutual.....				70,338
11 Provident Savings.....				695,462
12 Prudential.....				80,227
13 State.....		59,500		973,723
14 Travelers of Hartford.....		645,919		415,175
15 Union Mutual.....			15,000	29,325
16 United States.....				
Totals.....	543,524	9,049,828	15,000	14,002,977

*Market values.

†This company also transacts fire insurance and has not made a separation of its assets as between fire and life branches. Its total assets in Canada are shown on page 61.

TO TRANSACT THE BUSINESS OF LIFE INSURANCE IN CANADA
COMPANIES NOTED ON PAGE 142)

*Bonds and Debentures	*Stocks	Cash	Interest and Rents due and Accrued	Outstanding and Deferred Premiums and Annuity Consideration	Other Assets	Total Assets	
\$	\$	\$	\$	\$	\$	\$	
242,209		68,838	67,480	2,363		2,891,452	1
74,217		35,211	12			109,713	2
560,385		44,094	3,753	50,724	3,057	713,326	3
144,273		42,940	457	716		210,241	4
							5
4,384,512		44,332	122,009	99,900	40,305	7,394,384	6
888,533		21,883	18,348	23,043		958,858	7
2,154,036		100,339	56,581	7,896	13,557	4,586,828	8
148,820		2,057				150,877	9
1,696,156		110,140	62,354	45,922	174	3,288,174	10
2,131,003		249,346	29,557	111,772		2,954,887	11
60,250			1,106			65,196	12
54,900			119			56,820	13
8,820,216		129,320	31,211	94,027	1,590	14,308,619	14
121,438			3,532	546		131,377	15
							16
21,480,948		848,500	396,519	436,909	58,683	37,820,752	
5,821,160		138,766	78,939	151,593	2,177	7,149,181	1
104,249						104,249	2
7,544,142		95,257	111,930	124,544		9,132,350	3
97,427			129	133		104,915	4
50,413,894		1,451,769	753,115	1,715,071	130	61,994,949	5
9,833,977		30,391	209,876	139,310	186	12,553,962	6
53,600			634	18		54,252	7
13,349,586		157,285	271,685	313,484	232	22,492,885	8
62,400			27	59		67,092	9
116,075				311		116,386	10
336,318			7,086	1,850		415,592	11
17,770,911		2,275,753	209,048	479,658		21,430,832	12
275,102		65,379	5,048	2,752		488,008	13
6,175,677		79,973	72,922	210,117	12,652	8,170,983	14
1,859,894		45,105	24,132	19,570		2,363,876	15
259,660		4,872	2,770	3,359		314,986	16
114,074,072		4,344,550	1,747,341	3,161,829	15,377	146,954,498	

LIABILITIES IN CANADA OF BRITISH AND FOREIGN COMPANIES LICENSED TO
(AS AT DECEMBER 31, 1921, EXCEPT

Company	Net Liability under Contracts in force for Payments not due (Reserve)	Net Liability for Payments due under Contracts (unsettled claims)	Provision for unreported Claims	*Miscellaneous Liability under Assurance Contracts
<i>British Companies</i>	\$	\$	\$	\$
1 Commercial Union.....	† 203,000	23,848		
2 Edinburgh.....	14,892			
3 Gresham.....	663,291	19,000		736
4 Life Association of Scotland.....	164,680	17,706		
5 Liverpool and London and Globe.....	44,080	1,444		1,007
6 London and Scottish.....	4,978,381	66,993		3,272
7 Mutual and Citizens.....	425,338	633		3,860
8 North British and Mercantile.....	495,175	7,700		
9 Norwich Union.....	† 130,500			
10 Phoenix of London.....	2,654,915	57,106		9,480
11 Royal.....	2,786,337	23,433		679
12 Scottish Amicable.....	33,137			
13 Scottish Provident.....	15,536			
14 Standard.....	9,450,441	123,911		21,675
15 Star.....	81,526	265		
Totals.....	22,147,229	342,039		40,709
<i>Foreign Companies</i>				
1 Aetna.....	6,923,875	50,590	2,835	105,989
2 Connecticut Mutual.....	† 354,000	6,159		
3 Equitable.....	8,377,146	42,855	20,000	95,849
4 Guardian.....	63,485	932		422
5 Metropolitan.....	52,242,405	83,879	93,453	498,243
6 Mutual of New York.....	11,348,933	138,662		98,864
7 National of United States.....	16,322			
8 New York.....	20,232,683	133,273		353,103
9 Northwestern Mutual.....	43,844			
10 Phoenix Mutual.....	75,094			
11 Provident Savings.....	351,509	1,000		1,687
12 Prudential.....	17,429,493	49,474	60,598	185,376
13 State.....	359,061	500		3,792
14 Travelers of Hartford.....	6,847,806	27,955	11,404	20,033
15 Union Mutual.....	2,100,280	11,662		15,344
16 United States.....	205,895			1,105
Totals.....	126,971,831	546,941	188,090	1,379,807

*Consisting of surrender values claimable under cancelled contracts, amounts left with the Company at interest (arising out of assurance contracts), advance payments of premiums and interest by policyholders, policy dividends due and unpaid and premium reductions on outstanding premiums.

†Estimated.

TRANSACTION THE BUSINESS OF LIFE INSURANCE IN CANADA
FOR COMPANIES NOTED ON PAGE 142)

Provision for Profits		Investment, Contingency and Special Reserve Funds	Borrowed Money and Bank Overdrafts	All other Liabilities	Total Liabilities	eExcess of Assets over Liabilities — dThe Reverse	
Deferred Dividend Policies issued since Jan. 1, 1911	All other Policies						
\$	\$	\$	\$	\$	\$	\$	
				449	233,297	e	2,658,155
					14,892	e	94,821
				3,296	686,323	e	27,003
					182,386	e	27,855
					46,531		
		1,900		6,685	5,057,231	e	2,337,153
				1,984	431,815	e	527,043
				2,001	504,876	e	4,081,952
					130,500	e	20,377
				5,430	2,726,931	e	561,243
				9,122	2,819,571	e	135,316
				11	33,148	e	32,048
					15,536	e	41,284
		43,000		7,055	9,646,082	e	4,662,537
			955		82,746	e	48,631
		44,900	955	36,033	22,611,865	e	15,255,418
	76,041			19,644	7,178,974	d	29,793
	334,359			15,749	360,159	d	255,910
	1,312			6	8,885,958	e	246,392
	607,656			404,998	66,157	e	38,758
	671,374			31,603	53,930,634	e	8,064,315
	1,208,503			71,297	12,289,436	e	264,526
					16,322	e	37,930
					21,998,859	e	494,026
					43,844	e	23,248
					75,094	e	41,292
				284	354,480	e	61,112
	219,970	6,549		133,533	18,084,793	e	3,346,039
	424			158	363,935	e	124,073
	27,561	1,663		31,221	6,967,643	e	1,203,340
				5,773	2,133,059	e	230,817
				452	207,452	e	107,534
	3,147,200	8,212		714,718	132,956,799	e	13,997,699

DEPARTMENT OF INSURANCE

INCOME (RECEIPTS ON ACCOUNT OF CAPITAL STOCK SEPAR

Company	Assurance Premiums		Consideration for Annuities	Consideration for Supple- mentary Contracts
	Ordinary and Industrial	Group		
	\$	\$	\$	\$
1 Canada.....	10,861,376	71,817	238,663	68,697
2 Capital.....	224,227			715
3 Commercial.....	57,260			
4 Confederation.....	5,303,522		43,956	8,021
5 Continental.....	617,488		49	
6 Crown.....	967,327		107	
7 Dominion.....	1,675,369		2,291	
8 Eaton.....	24,437	139,353		500
9 Excelsior.....	1,392,759			
10 Great-West.....	8,911,456	14,616	18,245	36,663
11 Imperial.....	4,426,363		2,927	16,368
12 London.....	4,035,152	4,719		
13 Manufacturers.....	7,562,015	797	29,694	33,733
14 Monarch.....	767,391			44,838
15 Mutual of Canada.....	8,319,159		5,336	47,863
16 National of Canada.....	1,009,650			27,109
17 North American.....	3,497,127			21,954
18 Northern.....	797,089			
19 Saskatchewan.....	145,930			
20 Sauvegarde.....	378,532	2,087		
21 Security.....	122,212			
22 Sovereign.....	501,236			
23 Sun.....	22,280,169	146,700	1,568,593	102,730
24 Travellers of Canada.....	423,068			
25 Western.....	130,116			3,675
Totals.....	84,430,430	380,089	1,909,861	412,866

ATELY) OF CANADIAN LICENSED LIFE COMPANIES, 1921

Amounts left with Company (arising out of Assurance Contracts)	Interest, Dividends and Rents	Gross Profit on Sale or Maturity of Ledger Assets	Premium on Capital	All other Income	Total Income (Excluding receipts on account of Capital Stock)	Paid on Capital Stock	
\$	\$	\$	\$	\$	\$	\$	
25,797	4,110,064	52,879		62,596	15,491,889		1
	42,897	7,620			275,459		2
	7,267		52,035		116,562	13,590	3
19,033	1,505,877	53,077			6,933,486		4
682	165,417	12,172		1,200	797,008		5
728	188,675	41,762			1,198,599		6
	396,311	19,801		180	2,093,952		7
	8,171			65	172,526		8
3	357,788	755		163	1,751,468	5,000	9
194,568	2,354,360	19,140			11,549,048	1,913	10
25,408	1,059,294	90,976		17,247	5,638,583		11
6,935	850,220	649			4,897,675	7,500	12
4,774	1,825,869	29,597		58,883	9,545,362		13
	90,212				902,441		14
261,563	2,416,487	11,694			11,062,102		15
2,555	278,666	14,872			1,332,852		16
8,934	1,174,482	31,777		21,888	4,756,162		17
1,517	196,817	9,720		1,902	1,007,045		18
	22,985		200		169,115		19
	120,134	1,860		1,600	504,213		20
	15,693	22,750	38,145		198,800	25,022	21
2,553	103,154				606,943		22
10,152	6,899,833	42,380		279,858	31,330,415		23
	49,827	6,145		848	479,888		24
	19,567		1,710	440	155,508	28,973	25
565,202	24,260,067	469,626	92,090	446,870	112,967,101	81,998	

DEPARTMENT OF INSURANCE

INCOME IN CANADA OF BRITISH AND FOREIGN COMPANIES

Company	Assurance Premiums	
	Ordinary and Industrial	Group
	\$	\$
<i>British Companies</i>		
1 Commercial Union.....	16,993	
2 Edinburgh.....	183	
3 Gresham.....	219,993	
4 Life Association of Scotland.....	2,914	
5 Liverpool and London and Globe.....	2,159	
6 London and Scottish.....	625,442	
7 Mutual and Citizens.....	238,421	
8 North British and Mercantile.....	117,085	
9 Norwich Union.....	2,478	
10 Phoenix of London.....	228,305	
11 Royal.....	564,484	
12 Scottish Amicable.....	614	
13 Scottish Provident.....	120	
14 Standard.....	844,063	
15 Star.....	4,165	
Totals.....	2,917,419	
<i>Foreign Companies</i>		
1 Aetna.....	1,138,241	126,660
2 Connecticut Mutual.....	20,438	
3 Equitable.....	1,249,781	44,888
4 Guardian.....	9,203	
5 Metropolitan.....	15,625,009	197,202
6 Mutual of New York.....	1,973,609	
7 National of United States.....	153	
8 New York.....	4,380,911	
9 Northwestern Mutual.....	1,001	
10 Phoenix Mutual.....	19,626	
11 Provident Savings.....	25,247	
12 Prudential.....	6,598,928	1,751
13 State.....	38,278	
14 Travelers of Hartford.....	1,294,851	111,822
15 Union Mutual.....	301,968	
16 United States.....	22,547	
Totals.....	32,699,791	482,323
Totals—British and Foreign Companies.....	35,617,210	482,323

LICENSED TO TRANSACT THE BUSINESS OF LIFE INSURANCE, 1921

Consideration for Annuities	Consideration for Supple- mentary Contracts	Amounts left with Company (arising out of Assurance Contracts)	Interest Dividends and Rents	Gross Profit on Sale or Maturity of Ledger Assets	All other Income	Total Income	
\$	\$	\$	\$	\$	\$	\$	
.....	.....	.....	179,581	.....	.....	196,574	1
.....	.....	.....	2,663	.....	.....	2,846	2
50	.....	.....	31,552	.....	.....	251,505	3
.....	.....	.....	7,442	.....	.....	10,356	4
.....	.....	35	.....	.....	59	2,253	5
.....	.....	.....	391,200	38,347	4,556	1,059,635	6
.....	.....	.....	27,079	.....	1,453	316,953	7
.....	3	.....	242,499	.....	34	359,621	8
.....	.....	.....	6,743	.....	.....	9,221	9
.....	.....	.....	171,708	.....	.....	420,160	10
.....	67	.....	130,757	12,037	8,110	695,308	11
.....	.....	.....	4,100	.....	.....	4,714	12
.....	.....	.....	2,708	.....	.....	2,828	13
80	.....	.....	597,250	13,993	4,137	1,459,523	14
.....	.....	.....	7,264	.....	.....	11,429	15
130	70	35	1,802,636	64,377	18,349	4,803,016	
.....	15,176	11,747	352,717	5,984	70	1,650,595	1
.....	.....	.....	4,526	.....	.....	24,964	2
7,877	5,081	9,055	415,822	.....	10	1,732,514	3
.....	.....	33	4,915	.....	.....	14,151	4
.....	25,806	20,551	2,799,349	94,632	100	18,762,649	5
2,028	3,254	11,650	555,181	.....	5,858	2,551,580	6
.....	.....	.....	2,600	.....	.....	2,753	7
1,602	500	87,218	984,620	.....	200,394	5,655,245	8
.....	.....	.....	276	.....	.....	1,277	9
.....	.....	.....	5,211	.....	.....	24,837	10
.....	.....	.....	22,992	.....	.....	48,239	11
565	59,120	2,661	883,749	45,109	17,680	7,609,563	12
.....	.....	268	21,327	.....	.....	59,873	13
23,624	57,301	.....	396,736	.....	.....	1,884,334	14
.....	313	1,193	116,781	.....	.....	420,255	15
.....	.....	.....	14,392	.....	.....	36,939	16
35,696	166,551	144,376	6,581,194	145,725	224,112	40,479,768	
35,826	166,621	144,411	8,383,830	210,102	242,461	45,282,784	

NET DISBURSEMENTS IN RESPECT OF ASSURANCE AND ANNUITY CONTRACTS, 1921—CANADIAN COMPANIES

Company	Death Claims		Matured Endowments	Disability Claims	Surrender Values	Dividends to Policyholders	Life Annuities	Total
	Ordinary and Industrial	Group						
Canada, (a).....	\$ 2,017,712	\$ 18,700	\$ 580,755	\$ 1,640	\$ 774,315	\$ 906,374	\$ 60,653	\$ 4,360,149
Capital, (b).....	632,004	510	251,680	510	301,981	606,389	292,130	2,084,604
Commercial, (c).....	2,649,716	18,700	832,435	2,150	1,076,296	1,512,763	352,783	6,444,843
Confederation, (a).....	803,369		306,088	730	541,638	255,769	34,732	1,972,926
Continental, (b).....	140,975		42,524		55,848	49,522	84,061	2,272,920
Crown, (c).....	944,344		348,612	730	597,486	335,291	118,793	2,345,256
Dominion, (a).....	77,159		40,000		111,875	21,866	1,800	355,700
Eaton, (b).....	112,616		24,500	110	39,805	22,637		198,668
Excelsior, (c).....	212,668		127,557	402	85,617	114,332	381	550,857
Great-West, (a).....	235,726	52,000	80,469	200	115,928	66,542	500	32,000
Imperial, (b).....	1,120,445	7,100	224,087	1,622	606,350	803,736	12,542	499,365
London, (c).....	43,390		3,747		3,747	94,301		2,754,782
Manufacturers, (a).....	1,172,835	7,100	224,087	1,622	609,997	898,197	12,542	2,856,310
Monarch, (b).....	553,380		185,546	520	289,997	358,370	2,825	1,390,638
Mutual of Canada, (c).....	94,409		66,727		23,457	30,369		214,972
National of Canada, (a).....	647,789		252,283	520	313,454	388,739	2,825	1,605,610
North American, (b).....	398,867	1,500	142,261	430	137,966	80,561	4,938	1,768,853
Northern, (c).....	707,554		310,462	2,266	436,080	281,129	6,444	1,733,385
Saskatchewan, (a).....	454,829		345,656		34,721	186,128	3,353	1,231,207
Sauvageur, (b).....	1,161,883		656,118	2,266	667,601	467,297	9,777	2,965,142
Security, (c).....	69,130		614,118	660	585,815	1,282,853	11,972	96,031
Sovereign, (a).....	1,216,708		9,000		6,691	6,691		3,061,626
Sun, (b).....	1,217,708		623,118	660	537,248	1,289,344	11,972	18,624
Travellers of Canada, (c).....	148,298		107,995		126,275	35,913	36	3,080,260
Western, (a).....	1,500							417,517
North American, (a).....	149,798		107,995		126,275	35,966	1,553	1,553
Northern, (b).....	455,645		369,270	160	483,334	378,308	36	419,070
Saskatchewan, (c).....	64,779		43,471	160	88,020	80,691	4,766	1,659,484
Sauvageur, (a).....	520,424		432,471	160	541,354	486,999	4,916	1,566,324
Security, (b).....	118,660		87,219	80	80,525	20,722	1,351	305,957
Sovereign, (c).....	40,800		11,500		6,999			20,484
Sun, (a).....	18,126				10,578	5,778		68,656
Travellers of Canada, (b).....	57,510		16,123	50	57,175	13,710		18,550
Western, (c).....	1,505,230	42,618	794,069	8,476	1,465,656	708,732	57,906	144,568
Totals, (a).....	2,210,693	5,048	1,191,044	2,210	1,841,459	1,089,800	1,573,621	4,552,693
Western, (b).....	3,715,833	47,666	1,956,713	10,686	2,807,115	1,798,532	1,631,527	7,414,377
Western, (c).....	21,848		85		18,227	1,414		11,967,070
Totals, (a).....	9,962,613	121,918	3,992,020	17,431	5,925,374	5,386,776	200,846	25,606,978
Totals, (b).....	3,642,981	5,048	1,970,441	2,720	2,058,166	2,074,074	1,953,295	11,705,725
Totals, (c).....	13,605,394	126,966	5,962,461	20,151	7,983,640	7,460,890	2,154,141	37,313,703

(a) In Canada. (b) Out of Canada. (c) Total business. (d) Including \$1,208 interest aid under special policy contracts. (e) Including \$1,954 Gold Bond Interest Credits.
 (f) Including \$50,661 Payments under Guaranteed Compound Interest Policies. (g) Including \$33,906 payments under Guaranteed Compound Interest Policies.
 (h) Including \$1,945 Payments under Guaranteed Compound Interest Policies.

ABSTRACT OF STATEMENTS

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Company	Death Claims		Matured Endowments	Disability Claims	Surrender Values	Dividends to Policyholders	Life Annuities	Total
	Ordinary and Industrial	Group						
	\$	\$	\$	\$	\$	\$	\$	\$
<i>British Companies</i>								
Commercial Union.....	7,783	.....	791	.....	2,427	.....	.....	11,001
Edinburgh.....	5,281	.....	.....	.....	.....	.....	.....	5,281
Gresham.....	27,439	.....	.....	.....	12,966	479	.....	40,884
Life Association of Scotland.....	55,451	.....	.....	.....	6,646	.....	.....	56,927
Liverpool and London and Globe.....	6,689	.....	.....	.....	.....	35	198	6,922
London and Scottish.....	153,363	.....	196,926	12	73,845	.....	500	424,846
Mutual and Citizens'.....	17,149	.....	725	.....	1,705	16,114	.....	32,693
North British and Mercantile.....	21,582	.....	2,204	.....	3,457	25,252	717	28,212
Norwich Union.....	1,230	.....	413	.....	2,302	.....	.....	3,645
Phoenix of London.....	77,890	.....	31,512	.....	22,030	211	1,464	133,107
Royal.....	87,363	.....	4,540	.....	18,041	.....	.....	114,042
Scottish Amicable.....	.....	.....	.....	.....	1,555	4,098	.....	1,555
Scottish Provident.....	5,548	.....	.....	.....	.....	.....	.....	5,548
Standard.....	359,956	.....	437,705	.....	185,359	.....	.....	996,526
Star.....	9,820	.....	6,731	.....	.....	5,131	8,344	16,762
Totals.....	836,544	.....	681,547	12	324,363	27,361	11,223	1,881,050
<i>Foreign Companies</i>								
Ætna.....	427,423	.....	205,226	900	166,812	49,224	600	919,935
Connecticut Mutual.....	31,764	69,750	.....	.....	17,742	.....	.....	49,506
Equitable.....	465,192	.....	218,139	329	173,598	226,102	12,708	1,108,608
Guardian.....	1,176	12,000	.....	.....	2,483	.....	.....	3,659
Metropolitan.....	2,099,588	.....	858,836	6,649	966,103	392,644	811	4,436,328
Mutual of New York.....	415,446	111,700	189,560	500	609,749	595,975	5,714	1,816,844
National of United States.....	1,000	.....	.....	.....	85	.....	.....	1,085
New York.....	1,051,706	.....	421,171	5,471	474,092	903,279	4,728	2,860,447
Northwestern Mutual.....	6,000	.....	.....	.....	86	.....	.....	6,086
Phoenix Mutual.....	46,092	.....	.....	.....	1,826	2,088	.....	48,918
Provident Savings.....	31,000	12,000	.....	.....	10,758	.....	78	62,866
Prudential.....	893,630	1,000	27,878	12,012	266,713	206,735	3,685	1,413,703
State.....	1,000	.....	.....	.....	648	.....	.....	1,000
Travelers of Hartford.....	303,722	68,566	161,136	5,198	187,006	2,982	13,405	742,076
Union Mutual.....	86,750	.....	37,276	.....	82,927	48,380	291	276,314
United States.....	41,316	.....	40,713	.....	18,183	24	29	98,265
Totals.....	5,904,712	263,016	2,191,985	31,059	2,984,844	2,429,571	42,009	13,847,206
Totals—British and Foreign Companies.....	6,741,256	263,016	2,873,482	31,071	3,309,207	2,456,932	53,292	15,728,256

DISBURSEMENTS OF CANADIAN LIFE

Company		Taxes	Head Office, Branch Office and Agency Expenses	All Other Expenses
		\$	\$	\$
1	Canada.....	222,249	2,633,754	509,894
2	Capital.....	4,386	72,369	8,873
3	Commercial.....	1,417	61,565	26,366
4	Confederation.....	86,315	1,263,081	201,007
5	Continental.....	12,394	191,599	28,821
6	Crown.....	14,587	269,612	38,843
7	Dominion.....	32,445	510,952	66,255
8	Eaton.....	1,233	14,911	5,258
9	Excelsior.....	26,012	436,596	62,016
10	Great-West.....	175,348	2,197,689	532,594
11	Imperial.....	58,000	1,140,345	185,709
12	London.....	61,702	1,140,364	192,686
13	Manufacturers.....	135,687	2,094,578	312,251
14	Monarch.....	12,802	298,885	45,232
15	Mutual of Canada.....	105,643	1,527,376	424,366
16	National of Canada.....	26,960	373,513	61,301
17	North American.....	62,529	913,011	149,750
18	Northern.....	20,745	333,928	70,212
19	Saskatchewan.....	2,476	54,501	10,902
20	Sauvegarde.....	7,636	146,757	31,000
21	Security.....	2,257	74,128	26,252
22	Sovereign.....	10,588	159,337	17,729
23	Sun.....	376,339	4,941,443	894,970
24	Travellers of Canada.....	8,504	147,709	27,548
25	Western.....	2,510	60,731	10,056
Totals.....		1,470,764	21,058,734	3,939,891

ABSTRACT OF STATEMENTS

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INSURANCE COMPANIES, 1921

Total Expenses	In respect of Assurance and Annuity Contracts	Supplementary Contracts, Premium Reductions and Deposits withdrawn	Dividends to Shareholders	Gross Loss on Sale or Maturity of Ledger Assets	Total Disbursements	*Investment Expenses	
\$	\$	\$	\$	\$	\$	\$	
3,365,897	6,444,843	144,457	250,000	1,547	10,206,744	205,768	1
85,628	25,652	828		1,352	113,460		2
89,348	331				89,679		3
1,550,403	2,345,256	45,457	20,000		3,961,116	93,161	4
232,814	252,700	1,584	14,000	50	501,148	10,344	5
323,042	199,668	2,943		3,771	529,429	3,806	6
609,652	540,957	23,691	25,600	27,200	1,227,100	28,844	7
21,402	52,000	100			73,502	320	8
524,624	499,365	1,207	14,400	1,471	1,041,067	18,818	9
2,905,631	2,856,310	107,022	149,857	1,594	6,020,414	178,857	10
1,384,054	1,605,610	58,540	67,500	1,485	3,117,189	78,663	11
1,394,752	765,853	11,176	14,100		2,185,881	55,118	12
2,542,516	2,965,142	31,602	24,000	320	5,563,580	124,265	13
356,919	96,031	4,988			457,938	7,550	14
2,057,385	3,680,250	192,624		96,403	6,026,682	193,208	15
461,774	419,070	9,938	28,750		919,532	66	16
1,125,290	1,956,324	16,721	6,000		3,104,335	67,189	17
424,885	305,957	1,318			732,160	11,808	18
67,879	20,434	250		273	88,886		19
185,393	68,656			4,467	258,516	6,423	20
102,637	18,550	585			121,772		21
187,654	144,568 (a)	3,775	12,600	5,203	353,800	2,254	22
6,212,752	11,967,070	157,639	101,250	33,334	18,472,045	344,992	23
183,761	51,674	500			235,935	1,610	24
73,297	31,382	500			105,179		25
26,469,389	37,313,703	817,450	728,057	178,470	65,507,069	1,433,064	

*Included in the items constituting "Total Expenses."

†Including \$7,500 Stock Dividends.

(a) Including \$2,096 Gold Bond Interest payments.

DEPARTMENT OF INSURANCE

DISBURSEMENTS IN CANADA OF BRITISH AND

Company		Taxes	Head Office, Branch Office and Agency Expenses
<i>British Companies</i>		\$	\$
1	Commercial Union.....	1,119	853
2	Edinburgh.....		
3	Gresham.....	4,714	68,904
4	Life Association of Scotland.....	3	149
5	Liverpool and London and Globe.....	17	329
6	London and Scottish.....	11,660	128,926
7	Mutual and Citizens'.....	5,145	295,808
8	North British and Mercantile.....	4,228	24,032
9	Norwich Union.....	205	68
10	Phoenix of London.....	4,875	26,547
11	Royal.....	9,870	157,189
12	Scottish Amicable.....	10	23
13	Scottish Provident.....		
14	Standard.....	15,087	144,033
15	Star.....		372
Totals.....		56,933	847,233
<i>Foreign Companies</i>			
1	Ætna.....	31,486	173,970
2	Connecticut Mutual.....	15	10
3	Equitable.....	19,018	75,848
4	Guardian.....	6	560
5	Metropolitan.....	253,594	3,299,746
6	Mutual of New York.....	34,054	319,915
7	National of United States.....	35	
8	New York.....	74,344	714,423
9	Northwestern Mutual.....	1	
10	Phoenix Mutual.....		
11	Provident Savings.....	17	273
12	Prudential.....	98,363	1,605,288
13	State.....	635	2,263
14	Travelers of Hartford.....	24,497	333,577
15	Union Mutual.....	5,406	39,766
16	United States.....	553	2,161
Totals.....		542,024	6,567,800
Totals—British and Foreign Companies.....		598,957	7,415,033

FOREIGN LICENSED LIFE COMPANIES, 1921

All other Expenses	Total Expenses	In respect of Assurance and Annuity Contracts	Supplementary Contracts, Premium Reductions and Deposits withdrawn	Gross Loss on Sale or Maturity of Ledger Assets	Total Disbursements	*Investment Expenses	
\$	\$	\$	\$	\$	\$	\$	
151	2,123	11,001			13,124	489	1
127	127	5,281			5,408		2
5,799	79,417	40,884	574		120,875		3
980	1,132	56,927			58,059		4
154	500	6,922			7,422		5
19,336	159,922	424,646	2,021	2,340	588,929	14,708	6
16,126	317,079	35,693			352,772		7
4,688	32,948	28,212			61,160	5,603	8
29	302	3,945			4,247		9
3,539	34,961	133,107	1,014		169,082		10
12,518	179,577	114,042	4,875		298,494		11
	33	1,555			1,588		12
62	62	5,548			5,610		13
20,636	179,756	996,525	15,000	227,736	1,419,017	14,029	14
103	475	16,762	35		17,272		15
84,248	988,414	1,881,050	23,519	230,076	3,123,059	34,829	
17,117	222,573	919,935	70,013	200	1,212,721	38	1
10	35	49,506			49,541		2
3,065	97,931	1,108,068	10,744		1,216,743	1,520	3
1	567	3,818	1,022		5,407		4
486,873	4,040,213	4,436,328	22,519	780	8,499,840	4,669	5
29,662	383,631	1,816,944	51,028		2,251,603		6
	35	1,085			1,120		7
70,430	859,197	2,860,447	62,247		3,781,891		8
25	26	6,086	530		6,642		9
		49,918			49,918		10
	290	62,866			63,156		11
90,299	1,793,950	1,413,703	128,418		3,336,071		12
221	3,119	5,647	5,588		14,354		13
34,524	392,598	742,076	57,787		1,192,461		14
1,413	46,585	275,514	450		322,549		15
236	2,950	95,265			98,215		16
733,876	7,843,700	13,847,206	410,346	980	22,102,232	6,227	
818,124	8,832,114	15,728,256	433,865	231,056	25,225,291	41,056	

*Included in the items constituting "Total Expenses..."

DETAILS OF LIFE INSURANCE ISSUED

Company		Gross Amount in force, Jan. 1, 1921	Gross Amount Issued					
			New Issued	Old Revived	Recovered from Disability	Old Increased	Transferred	
Canadian Companies		\$	\$	\$	\$	\$	\$	
1 Canada	Ordinary Group	(a)	182,294,137	39,216,533	522,931		29,454	495,596
		(b)	92,014,637	26,534,353	97,541		17,549	
		(c)	274,308,774	65,750,886	620,472		47,003	495,596
		(a)	2,322,950	3,793,200			988,750	
		(b)	35,500	476,250			75,750	
2 Capital		2,358,450	4,269,450			1,064,500		
3 Commercial		6,845,495	1,437,105	5,500		51,891		
4 Confederation	(a) (b) (c)	(a)	107,556,149	21,432,431	1,022,617		209,997	589,240
		(b)	28,068,776	4,630,044	168,327		19,063	142,319
		(c)	135,624,925	26,062,475	1,190,944		229,060	731,559
		(a)	17,552,996	3,876,762	213,250		8,000	32,000
		(b)	25,745,826	7,089,996	711,628		233,296	644,098
6 Crown			252,034			11,000		
7 Dominion		25,745,826	7,342,030	711,628		244,296	644,098	
8 Eaton		45,348,869	14,128,098	448,890		88,088		
9 Excelsior	Ordinary Group Industrial	(a)	19,500	1,016,140				
		(b)	17,944,500				2,679,000	
		(c)	40,544,635	10,541,772	305,140		87,578	62,000
		(a)	30,256		2,111			
		(b)	248,192,013	50,206,890	3,076,867		1,400,119	1,220,214
10 Great West	Ordinary Group	(a)	8,242,988	4,021,072	62,500		167,511	70,500
		(b)	256,435,001	54,227,962	3,139,367		1,567,630	1,290,714
		(c)	415,250	1,828,508			198,447	
		(a)	105,204,764	21,336,625	674,640		87,446	510,152
		(b)	10,996,583	1,712,190	169,833			16,000
11 Imperial	(a) (b) (c)	(a)	116,201,347	23,048,815	844,473		87,446	526,152
		(b)	63,673,221	17,349,057	292,077		18,371	359,983
		(c)	136,500	11,000	2,000			
		(a)	63,809,721	17,360,057	294,077		18,371	359,983
		(b)	33,683,674	13,488,071	144,853		4,042	
12 London	Industrial Group	(a)	110,600	371,000			57,650	
		(b)	120,276,827	29,687,442	1,012,690		101,954	495,950
		(c)	58,433,584	14,126,237	287,656		44,419	492,768
		(a)	178,710,411	43,813,679	1,300,346		146,373	988,718
		(b)	47,500				10,500	
14 Monarch	Ordinary Group	(a)	25,564,980	7,263,368	176,123		426,876	107,000
		(b)	205,156,734	37,548,192	572,833		35,409	735,423
		(c)	1,470,994	206,035	3,000			6,006
		(a)	206,627,728	37,754,227	575,833		35,409	741,429
		(b)	30,517,440	6,618,492	423,232		184,226	185,000
16 National of Canada	(a) (b) (c)	(a)	288,950	39,000				3,000
		(b)	30,806,390	6,657,492	423,232		184,226	188,000
		(c)	90,600,089	18,383,751	802,686		91,396	535,156
		(a)	9,000,384	954,672	41,960		5,489	83,561
		(b)	99,600,473	19,338,423	844,646		96,885	618,717
18 Northern	(a) (b) (c)	(a)	22,190,672	8,378,026	253,625		22,098	86,500
		(b)	4,026,823	1,406,927	93,493		10,798	4,000
		(c)	9,652,821	3,012,622	73,750			128,545
		(a)		101,200				
		(b)	4,469,022	2,213,000	63,200		18,675	
22 Sovereign	Ordinary Group	(a)	14,528,336	3,218,760	128,700		9,584	87,698
		(b)	253,436,403	47,156,543	382,199		380,299	887,875
		(c)	223,697,258	48,115,832	653,344		2,860,770	959,745
		(a)	477,133,661	95,272,375	1,035,543		3,241,069	1,847,620
		(b)	487,221		2,207			
23 Sun	Thrifty Group	(b)	479,305		1,421		383	
		(c)	966,526		3,628		392	
		(a)	8,144,428	2,523,970			2,746,162	
		(b)	1,432,400	377,890			264,300	
		(c)	9,576,828	2,901,360			3,010,462	
24 Travellers of Canada		11,412,089	4,569,548	41,750			76,462	
25 Western		4,233,907	1,251,550	19,000		7,000	8,000	
Totals	(a) (b) (c)	(a)	1,702,954,101	382,701,518	11,473,992		10,187,115	7,250,892
		(b)	434,297,859	101,456,109	1,487,582		3,466,234	1,773,899
		(c)	2,137,251,960	484,157,627	12,961,574		13,653,349	9,024,791

(a) In Canada. (b) Out of Canada. (c) Total business.

AND TERMINATED, 1921

Gross Amount Terminated									Gross Amount in force Dec. 1, 1921	
Death	Maturity	Expiry	Dis-ability	Sur-render	Lapse	Decrease	Not taken	Trans-ferred		
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
2,019,801	568,781	259,225	2,000	2,840,695	9,054,835	443,097	2,698,214	404,061	204,267,942	1
826,302	230,758	77,650		1,339,456	3,104,085	132,928	3,531,700	91,535	109,329,666	
2,846,103	799,539	336,875	2,000	4,180,151	12,158,920	576,025	6,229,914	495,596	313,597,608	
19,700					184,050				6,127,250	
19,700					197,000				365,250	
15,820					381,050				6,492,500	
				65,110	385,230				7,571,728	2
				3,500	316,128				2,648,785	3
844,369	300,967	473,893		1,444,162	8,223,856	569,096	1,632,656	600,227	116,721,208	4
132,795	39,719	206,760		256,172	3,044,999	50,082	650,060	131,332	28,516,610	
977,164	340,686	680,653		1,700,334	11,268,855	619,178	2,282,716	731,559	145,237,818	
66,458	40,000	30,000		465,334	2,000,870	63,750	367,135	33,000	18,616,461	5
118,591	42,333	60,930		187,230	3,070,428	270,220	490,783	633,689	29,550,640	6
						4,000	3,500		255,534	
118,591	42,333	60,930		187,230	3,070,428	274,220	494,283	633,689	29,806,174	
194,510	128,947	22,000	2,500	483,379	4,785,195	379,144	842,440		53,175,830	7
					3,000		8,000		1,024,640	8
52,000						5,122,000			15,449,500	
237,576	81,588	42,500		777,345	3,671,841	150,610	526,770	79,000	45,973,895	9
1,113	252			1,320	3,071				26,611	
1,196,495	217,923	513,812	6,000	2,800,326	15,110,007	729,002	5,320,981	1,220,214	276,981,343	10
44,032		19,000		66,764	1,382,175	452,603	792,075	70,500	9,737,422	
1,240,527	217,923	532,812	6,000	2,867,090	16,492,182	1,181,605	6,113,056	1,290,714	286,718,765	
7,100						148,081			2,287,024	
692,495	240,873	55,000		1,555,416	5,836,853	221,691	1,178,661	510,105	117,522,533	11
66,688	65,237			93,493	1,011,083	11,766	184,152	16,000	11,446,187	
759,183	306,110	55,000		1,648,909	6,847,936	253,457	1,362,813	526,105	128,968,720	
238,479	59,773	49,000		664,700	6,904,931	216,172	510,371	359,983	72,689,300	12
					24,500		4,500		120,500	
238,479	59,773	49,000		664,700	6,929,431	216,172	514,871	359,983	72,809,800	
241,491	69,542	1,127			7,908,548	71,799			39,028,133	
1,500						28,450			509,300	
687,971	300,844	88,731		877,129	8,498,267	328,530	1,904,842	534,475	138,354,074	13
492,342	349,681	61,561		616,304	7,999,902	433,719	1,270,341	454,243	61,996,571	
1,180,313	650,525	150,292		1,493,433	16,498,169	472,249	3,175,183	988,718	200,350,645	
						6,100			51,900	
84,510		19,500		284,000	3,125,117	445,682	346,225	114,505	29,118,808	14
1,167,692	610,954	426,000	1,000	2,337,876	9,242,582	231,289	2,136,686	735,429	227,159,083	15
2,000	8,000	12,500		19,000	88,000		12,500	6,000	1,538,035	
1,169,692	618,954	438,500	1,000	2,356,876	9,330,582	231,289	2,149,186	741,429	228,697,118	
141,153	95,760	63,500		656,946	2,006,894	193,871	424,021	176,716	34,169,529	16
2,500					2,000	500	1,000	1,000	323,950	
143,653	95,760	63,500		656,946	2,008,894	194,371	425,021	177,716	34,493,479	
465,023	392,595	208,440		1,375,450	8,894,185	370,894	1,002,947	537,156	97,166,388	17
82,950	70,763	36,883		273,860	612,060	38,210	49,500	81,561	8,840,279	
547,973	463,358	245,323		1,649,310	9,506,245	409,104	1,052,447	618,717	106,006,667	
121,473	89,130	27,000		327,795	3,246,335	112,653	525,970	88,675	26,391,890	18
13,500		5,000		119,794	458,147	41,110	215,000	4,000	4,685,490	19
43,716	11,500	6,000		95,881	714,300		232,800	158,200	11,605,341	20
									101,200	
21,215		11,000		22,200	471,013	12,500	201,425	16,712	6,007,832	21
46,300	40,650	45,500		313,620	1,966,215	93,502	166,500	87,698	15,213,093	22
1,426,590	729,133	84,247	7,000	5,971,837	8,916,416	656,647	5,215,029	810,719	278,425,701	23
2,226,820	1,150,126	221,280		5,826,767	13,812,818	915,686	4,533,787	1,036,901	246,562,764	
3,653,410	1,879,259	305,527	7,000	11,798,604	22,729,234	1,572,333	9,748,816	1,847,620	524,988,465	
8,196	34,342	1,000		14,748	6,021	317			424,813	
6,589	18,763			15,765	4,702	187			435,103	
14,785	53,105	1,000		30,513	10,723	504			859,916	
34,231		992,100	600			1,923,027			10,464,602	
7,612						228,208			1,838,270	
41,843		992,100	600			2,151,235			12,302,872	
24,750		45,500		160,500	1,242,482	76,640	426,000	76,462	14,047,515	24
18,675		2,500		83,525	549,925	16,962	4,000	8,000	4,835,870	25
10,252,493	4,055,887	3,533,505	19,100	23,929,818	116,796,742	13,764,289	26,631,506	7,189,026	1,908,395,252	
3,890,630	1,933,047	635,634		8,507,581	31,283,324	2,003,139	11,033,115	1,889,072	481,306,141	
14,143,123	5,988,934	4,169,139	19,100	32,437,399	148,080,066	15,767,428	37,664,621	9,078,098	2,389,701,393	

DETAILS OF LIFE INSURANCE ISSUED

Company	Gross Amount in force, Jan. 1, 1921	Gross Amount Issued				
		New Issued	Old Revived	Recovered from Disability	Old Increased	Transferred
<i>British Companies</i>	\$	\$	\$	\$	\$	\$
1 Commercial Union.....	583,200	1,747				
2 Edinburgh.....	22,703	184				
3 Gresham.....	7,265,213	1,147,500	24,500		1,218	2,000
4 Life Association of Scotland.....	265,189	714				
5 Liverpool and London and Globe.....	110,188	(a) 1,485				6,399
6 London and Scottish.....	17,520,353	1,657,207	47,188		81,250	
7 Mutual and Citizens { Ordinary.....	2,322,953	1,379,500	32,731		44,607	
Industrial.....	3,069,437	4,948,353	143,424			
8 North British and Mercantile.....	1,633,535	459,500				2,000
9 Norwich Union.....	90,727					
10 Phoenix of London.....	7,935,281	570,824	7,000			81,000
11 Royal.....	15,742,276	4,039,960			103,581	
12 Scottish Amicable.....	43,021	386				
13 Scottish Provident.....	22,479	32				
14 Standard.....	22,838,667	3,287,357	21,015		962,254	
15 Star.....	132,668					
Totals.....	79,604,890	17,494,749	275,858		1,192,910	91,399
<i>Foreign Companies</i>						
1 Ætna { Ordinary.....	38,089,014	6,747,415	33,000		53,897	659,274
Group.....	16,699,550	346,800			3,968,360	
2 Connecticut Mutual.....	995,617	(b) 21,621	1,000			96,427
3 Equitable { Ordinary.....	38,698,545	98,760	71,013		17,268	250,787
Group.....	2,690,600	382,200			572,400	
4 Guardian.....	244,468	118				
Ordinary.....	219,477,568	51,643,207	8,067,241		11,182	4,015,856
5 Metropolitan { Industrial.....	170,542,091	34,808,099	8,855,330		2,078,415	94,056
Group.....	17,737,558	900,450	325,600		4,778,834	
6 Mutual of New York.....	51,356,888	7,230,964	78,153		206,340	26,574
7 National of United States.....	22,320					
8 New York.....	115,525,957	16,248,884	313,837	5,400	111,412	1,256,700
9 Northwestern Mutual.....	64,553				49	
10 Phoenix Mutual.....	149,240					
11 Provident Savings.....	961,866		3,000		405	
12 Prudential { Ordinary.....	77,878,496	16,810,277	2,019,396		3,906	4,080,778
Industrial.....	96,738,340	27,805,592	3,402,824		784,982	2,288,868
Group.....	353,250				123,900	
13 State.....	1,551,962	2,485	41		176	28,066
14 Travelers of Hartford { Ordinary.....	47,132,715	12,567,630	177,067		45,382	507,300
Group.....	10,459,300	586,239			3,538,761	
15 Union Mutual.....	9,048,036	776,035	9,389		663	286,167
16 United States.....	857,796	35,500	10,000			
Totals.....	917,275,730	177,012,276	23,366,891	5,400	16,296,332	13,590,833
Totals (in Canada only)-All Companies.	2,699,834,721	577,208,543	35,116,741	5,400	27,676,357	20,933,124

(a) Including \$1,450 net transferred from England.

(b) Transferred from United States.

AND TERMINATED IN CANADA, 1921

Gross Amount Terminated									Gross Amount in force Dec. 31, 1921
Death	Maturity	Expiry	Dis- ability	Sur- render	Lapse	Decrease	Not Taken	Trans- ferred	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
31,005				6,698	3,500				543,744
5,281									17,606
46,439				89,957	690,438	22,779	50,500	2,000	7,538,318
59,050									206,853
2,438		720						6,399	108,515
152,468	205,850	35,000		432,348	748,738	96,960	40,688		17,599,946
5,930	725			36,438	432,301	12,909	88,500		3,204,968
20,089					3,106,804				5,034,321
24,045	2,204			30,514	95,298		11,000	2,000	1,929,974
1,230	413			2,302					86,782
138,591	32,583	16,000		81,774	170,500	36,282	2,000	81,000	8,055,375
106,781	4,540			220,515	607,913	132,148	205,253		18,608,667
				2,030					41,377
5,548									17,963
369,190	521,788	11,000		353,291	634,886	80,115	187,102		24,951,921
2,587	5,099								124,952
970,672	773,202	62,720		1,255,887	6,490,378	381,193	583,043	91,399	88,051,312
443,926	195,074	36,523		474,247	2,114,720	139,686	345,700	659,274	41,173,450
70,450			900		2,346,250	5,306,360			13,290,750
26,767	1,000			115,406	1,000	26,520		91,821	852,151
433,107	219,707	116,135		637,047	1,753,109	122,873	178,885	248,675	35,426,815
17,000						737,350			2,800,850
2,108				40,000					202,478
953,853	364,379	231,839		2,512,800	22,225,503	1,984,442	7,792,205	4,506,155	242,643,878
1,119,655	491,927	114,807	4,279	3,136,127	22,134,542	2,100,039		126,711	187,149,904
112,700		1,865,200	2,000			5,837,150	45,000		15,880,392
461,739	189,692	553,211		1,561,364	1,908,982	78,519		19,400	54,126,012
1,000				142					21,178
1,042,902	422,227	941,966	37,000	1,347,597	5,013,800	275,671		1,256,700	123,124,327
								2,000	62,602
46,002				2,766					100,472
20,500	11,000	7,562		44,500	9,000	5,520			867,180
386,358	25,119	3,964,034	13,070	558,815	5,024,051	67,998	2,333,614	4,097,840	84,321,901
572,599		494,388	1,002	822,791	13,226,815	191,536		2,379,084	113,332,391
1,000					88,350	152,800			235,000
500		4,500		12,031	7,000			28,066	1,530,633
293,818	127,166	187,173	10,000	1,172,325	3,037,806	1,000		507,300	55,118,506
58,324			5,198		1,595,550	3,565,077			9,360,151
73,895	49,758	60,500		243,456	218,541	5,443	57,000	237,000	9,124,697
30,316	41,713	9,000		15,511	43,000		5,000		758,756
6,173,519	2,138,762	8,586,888	73,449	12,696,925	80,718,022	20,597,984	10,757,404	14,210,026	991,594,483
17,396,684	6,967,851	12,183,112	92,549	37,882,630	204,005,142	34,743,466	37,971,953	21,490,451	2,988,041,047

NEW POLICIES ISSUED, 1921

Company	Life		Endowment Assurances		Term and Other		Bonus Additions	Totals	
	Number	Amount	Number	Amount	Number	Amount	Amount	Number	Amount
<i>Canadian Companies</i>									
Canada.....	9,873	30,484,483	2,092	6,003,439	325	2,216,420	\$	12,290	39,216,533
	3,588	19,067,227	3,020	6,038,773	80	427,541	512,191	6,658	26,534,353
	13,431	50,151,710	5,112	12,097,212	405	2,643,961	885,003	18,945	65,750,886
Capital.....	677	1,133,660	143	250,445	4	476,250	.....	17	3,793,200
	729	2,051,446	54	34,000	21	4,269,450	.....	4	476,250
	7,636	16,942,174	2,055	4,334,140	11	53,000	.....	21	4,269,450
Confederation.....	2,665	1,402,424	902	3,029,772	28	120,493	.....	831	4,437,105
	7,901	17,944,598	2,927	7,383,912	112	514,000	42,117	9,773	21,432,431
	1,283	2,763,477	609	938,876	27	162,575	35,273	1,194	4,630,044
Continental.....	2,371	5,238,262	658	1,286,767	139	676,575	77,390	10,967	26,092,475
	118	232,534	12	19,500	86	163,000	6,409	1,925	3,876,762
	2,489	5,470,796	700	1,306,267	86	559,005	5,962	3,145	7,089,996
Dominion.....	4,652	11,478,298	917	2,236,116	95	378,000	5,962	3,275	7,342,030
	3,933	8,814,425	72	170,500	69	457,075	3,312	5,664	14,128,098
	16,977	42,079,371	2,012	3,722,283	843	4,233,666	171,570	4,679	10,541,772
Great-West.....	1,184	3,308,325	141	247,536	81	459,495	5,716	19,832	50,206,890
	18,161	45,387,696	2,153	3,969,819	924	4,693,161	177,286	1,405	4,021,072
	4,061	11,470,853	3,031	9,132,445	92	656,508	76,827	21,298	54,227,962
Imperial.....	4,430	12,406,903	3,352	9,898,580	92	656,500	10,005	7	1,828,508
	6,789	12,529,062	3,132	4,227,995	111	592,000	86,832	7,184	21,336,625
	6,793	12,535,062	3,136	4,232,995	92	656,500	10,005	7,951	23,048,815
London.....	13,578	4,328,238	39,146	9,159,833	111	592,000	.....	10,032	17,349,057
	10,929	24,261,943	2,292	4,896,140	111	592,000	.....	8	11,000
	1,874	4,919,463	4,439	9,037,022	1	371,000	.....	10,040	17,360,057
Manufacturers.....	12,803	29,181,406	6,731	13,983,162	60	427,500	101,559	13,281	29,687,442
	2,310	6,043,572	4,416	683,250	3	24,000	95,732	1	371,000
	10,546	28,154,252	3,665	7,235,284	63	451,500	197,611	13	29,687,442
Mutual of Canada.....	84	173,000	20	31,000	78	536,546	.....	19,597	43,813,679
	10,630	28,827,252	3,685	7,316,284	442	2,031,035	77,621	2,804	7,263,368
	2,584	5,543,822	412	644,995	1	2,000	.....	14,653	37,518,192
National of Canada.....	12	36,000	2	3,000	1	371,000	.....	105	206,035
	2,595	5,579,822	414	647,995	443	2,033,035	77,656	14,758	37,518,192
	7,112	14,759,471	1,258	2,059,160	123	429,675	.....	3,119	6,618,492
North American.....	2,49	587,770	168	307,020	123	429,675	.....	14	39,000
	7,361	15,347,241	1,426	2,366,180	375	1,526,772	38,348	13,133	6,657,492
	3,221	7,021,831	431	874,695	15	54,000	5,882	8,745	18,383,751
Northern.....	5,900	1,319,080	33	43,305	390	1,580,772	44,230	9,177	19,338,423
	1,280	1,985,328	459	937,294	118	482,000	.....	3,770	8,378,026
	946	1,726,250	515	363,250	3	14,542	.....	626	1,406,927
Security.....	946	1,726,250	515	363,250	16	70,000	.....	1,755	3,012,622
	946	1,726,250	515	363,250	34	123,500	.....	1	101,200
	946	1,726,250	515	363,250	34	123,500	.....	1,495	2,213,000

Sovereign.....	1,073	2,880,810	149	268,950	11	49,000	1,233	2,218,760
14,989	37,149,570	3,637	6,792,907	640	3,000,500	223,556	10,233	4,116,533
5,442	17,494,130	13,620	29,078,043	171	1,011,882	532,777	19,233	43,116,833
20,431	54,643,700	17,257	35,860,950	811	4,011,880	756,336	38,499	95,773,272
.....	.....	1	252,000	.....	2,977,970	18	2,327,970	.....
Travellers of Canada.....	.....	.....	.....	.....	3	3,777,390	.....	.....
Western.....	1,371	2,975,562	829	1,216,091	20	2,640,360	21	2,901,360
.....	447	1,170,300	32	60,250	56	373,885	2,256	4,569,548
Totals.....	130,176	284,784,680	68,727	69,201,370	3,810	27,419,999	1,295,469	292,713
.....	13,220	48,762,923	22,649	48,667,801	385	2,994,133	1,031,252	36,254
.....	143,396	333,547,602	91,376	117,869,171	4,195	30,414,132	2,326,721	238,967
<i>British Companies (in Canada only)</i>								
Commercial Union.....	.....	.....	2	1,487	.....	.....	260	.....
Gresham.....	190	736,000	160	392,500	6	19,000	356	1,147,400
London and Scottish.....	357	1,043,425	257	595,178	9	26,064	623	1,657,907
Mutual and Citizens'.....	710	1,123,500	228	236,000	.....	.....	398	1,379,500
.....	10,365	2,288,948	11,032	2,659,405	.....	.....	21,417	4,946,353
North British and Mercantile.....	327	344,500	15	95,000	2	20,000	44	439,500
Phoenix of London.....	31	357,032	29	91,500	11	122,970	291	570,524
Royal.....	510	3,235,606	134	350,604	80	441,274	754	4,039,500
Standard.....	774	2,378,732	290	695,655	71	216,000	1,135	3,287,357
Totals.....	12,984	11,507,744	12,147	5,136,299	179	843,878	25,310	17,491,948
<i>Foreign Companies (in Canada only)</i>								
Ætna.....	370	2,309,715	369	955,700	612	3,482,000	1,351	6,747,415
Equitable.....	19	49,000	.....	.....	4	346,800	19	346,800
Metropolitan.....	29,544	30,623,379	11,769	16,571,879	1,553	382,200	42,886	98,700
Mutual of New York.....	99,231	15,844,228	125,291	18,963,871	.....	4,432,705	224,522	51,643,207
New York.....	1,072	6,600,894	127	211,260	12	900,450	12	34,808,099
Prudential.....	5,279	13,690,900	1,081	2,207,500	65	254,000	2,104	900,450
State.....	6,363	8,609,391	2,937	2,504,300	48	261,000	2,104	7,230,964
Travelers of Hartford.....	75,606	45,843,216	74,436	11,962,376	1,480	5,697,565	11,356	16,248,854
Union Mutual.....	1,578	5,855,379	411	907,600	.....	.....	150,042	16,810,277
United States.....	171	452,000	27	55,500	1,116	5,804,651	1	27,806,392
.....	3	15,000	.....	.....	5	20,500	8	2,485
Totals.....	220,733	99,892,112	216,448	54,339,976	4,942	22,427,110	331,339	12,567,630
Totals (in Canada only, including group)—All companies.....	363,893	396,194,536	297,322	128,677,645	8,931	50,690,987	1,630,835	586,239
Total group (in Canada only)—All companies.....	.....	.....	1	252,000	65	10,581,567	66	776,035
.....	.....	.....	.....	.....	.....	.....	.....	35,300

(a) In Canada. (b) Out of Canada. (c) Total business.

POLICIES IN FORCE, DECEMBER 31, 1921.

Company		Life		Endowment Assurances		Term and Other		Bonus Additions		Totals	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Canadian Companies											
Canada	Ordinary	66,888	163,611,641	14,205	29,765,345	1,100	5,808,949	\$ 5,082,007	82,193	204,267,942	\$
	(a)	22,843	76,850,950	15,914	29,469,467	230	1,300,459	1,717,790	39,017	109,329,666	
	(b)	89,731	240,462,591	30,149	59,225,812	1,330	7,109,408	6,799,797	121,210	313,597,608	
Group						31	6,127,250		(d)	6,127,250	
						4	365,250		(e)	365,250	
						35	6,492,500			6,492,500	
						22	85,500			4,180	7,571,728
						30	127,993		1,022	2,648,755	
						508	2,089,823	436,565	59,065	116,721,208	
						50	270,575	133,231	9,621	28,516,010	
						558	2,300,398	559,796	68,686	145,237,818	
						113	401,250	12,101	11,904	18,016,401	
						210	1,173,147	15,440	15,889	29,550,640	
						210	1,173,147	15,440	16,016	29,806,174	
						183	771,928	231,619	25,630	53,175,830	
						2	15,449,500		291	1,024,640	
						348	1,429,175	13,289	(f)	15,449,500	
						4,008	22,508,929	870,362	26,281	45,973,895	
						167	776,407	27,822	196	26,611	
						4,175	23,285,336	898,184	125,260	276,981,343	
						9	2,287,024	280,983	4,276	9,737,422	
						422	2,571,687	280,983	129,536	286,718,765	
						5	15,000	46,969	(g)	2,287,024	
						427	2,586,687	327,952	50,231	117,522,533	
						436	1,800,750	7,057	5,457	11,446,187	
						437	1,803,250	7,057	56,188	128,968,720	
						2,142	64,150		51,177	72,689,360	
						575	1,878,864	434,209	66	120,500	
						372	2,483,967	862,173	51,243	72,809,800	
						947	2,483,967	862,173	39,028	133	
						1	51,900		254,365	509,300	
						205	1,090,440		(h)	509,300	
						1,458	6,232,670	415,435	71,792	138,354,074	
						12	48,000	5,295	803	1,558,035	
						1,470	6,280,670	420,730	110,996	228,697,118	
						288	923,705		16,479	34,169,529	
						288	923,705		206	323,950	
						2,411	8,229,550	182,120	16,745	34,493,479	
						2,411	8,229,550	182,120	52,009	97,166,388	
						2,683	9,015,224	204,015	4,935	8,840,279	
						207	723,350	4,078	57,864	106,006,607	
						20	113,447		15,751	26,391,890	
						50	164,500		2,195	4,685,490	
						1	101,200		8,263	11,605,341	
						74	244,935		(i)	101,200	
						104	454,387		4,374	6,007,832	
						1,777	7,994,451	3,665	7,052	15,213,093	
						930	2,840,686		146,039	278,425,701	
						2,767	10,844,287		1,242,081	246,562,704	
									2,008,791	114,040	
									2,007,919	534,988,465	
									2,007,919	534,988,465	

ABSTRACT OF STATEMENTS

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Group	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Travellers of Canada.	4,473	9,466,009	2,901	396,000	1,838,270	5	1,838,270	5	1,838,270
Western	1,950	4,511,980	103	171,300	11,906,872	71	12,302,872	71	12,302,872
					805,111	7,635	14,347,315	7,635	14,347,315
					152,850	2,068	4,833,870	2,068	4,833,870
Totals	755,099	1,435,380,974	396,373	361,255,673	102,526,566	17,101	102,526,566	17,101	102,526,566
	85,507	227,643,086	126,304	240,432,225	8,848,074	2,090	8,848,074	2,090	8,848,074
	840,606	1,663,026,060	522,677	601,678,898	19,151	111,373,640	13,621,793	1,382,454	2,689,701,393
British Companies (in Canada only)									
Commercial Union	123	443,624	23	28,419	38,473	5	38,473	5	38,473
Edinburgh	9	11,835			3,771		3,771		3,771
Gresham	1,926	5,032,634	1,084	2,222,558	265,000	52	265,000	52	265,000
Life Association of Scotland	108	154,257			206,513		206,513		206,513
Liverpool and London and Globe	47	74,723	13	11,547	479,033	120	479,033	120	479,033
London and Scottish	4,444	10,650,065	3,885	6,423,764	89,054		89,054		89,054
Mutual and Citizens	2,181	2,650,449	515	481,668	2,666		2,666		2,666
North British and Mercantile	14,410	2,700,613	13,789	2,333,708	72,851		72,851		72,851
Norwich Union	302	1,384,542	177	449,487	53,945		53,945		53,945
Phoenix of London	54	56,426	4	18,500	42,000		42,000		42,000
Royal	1,605	5,214,772	591	1,643,377	618,500	104	618,500	104	618,500
Scottish Amicable	3,851	15,058,225	899	2,029,457	53,876		53,876		53,876
Scottish Provident	16	36,502			987,094	183	987,094	183	987,094
Standard	5	10,950			735,750		735,750		735,750
Star	6,371	16,153,335	3,397	6,419,572	1,643,321		1,643,321		1,643,321
	54	74,221	36	38,982	11,779		11,779		11,779
Totals	35,512	59,665,173	24,413	22,101,039	3,165,850	696	3,165,850	696	3,165,850
Foreign Companies (in Canada only)									
Edina	4,271	13,083,769	6,994	12,907,886	15,179,121		15,179,121		15,179,121
Connecticut Mutual	436	852,151			13,290,750		13,290,750		13,290,750
Equitable	12,021	30,465,830	1,671	2,558,787	2,966,703		2,966,703		2,966,703
Guardian	36	119,995	15	71,443	2,890,850		2,890,850		2,890,850
Metropolitan	133,469	153,026,072	73,177	77,721,663	10,000		10,000		10,000
Mutual of New York	747,861	103,634,359	706,599	78,679,598	4,831,240		4,831,240		4,831,240
National of United States	17,604	47,142,225	1,738	2,972,061	15,880,392		15,880,392		15,880,392
New York	35	21,178			3,075,468		3,075,468		3,075,468
Northwestern Mutual	46,959	105,533,439	8,288	13,158,300	3,824,432		3,824,432		3,824,432
Phoenix Mutual	62	62,602			608,156		608,156		608,156
Provident Savings	130	100,303	1	169	132,941		132,941		132,941
Prudential	437	648,309	52	85,939	20,553,084		20,553,084		20,553,084
State	44,205	51,420,554	14,222	12,338,560	7,065,736		7,065,736		7,065,736
Travellers of Hartford	398,158	69,193,123	303,092	35,957,458	516,074		516,074		516,074
Union Mutual	214	898,255	60	75,816	255,000		255,000		255,000
United States	8,611	29,469,933	2,302	5,211,918	1,966		1,966		1,966
	3,187	6,551,222	613	1,006,071	16,841		16,841		16,841
	236	584,490	35	58,150	96,659		96,659		96,659
Totals	1,417,932	612,807,809	1,118,859	242,804,719	133,256,451		133,256,451		133,256,451
Totals (in Canada only, including group)—All companies	2,208,543	7,107,853,956	1,539,645	626,161,431	238,948,867		238,948,867		238,948,867
Total group (in Canada only)—All companies			1	306,000	76,341,919		76,341,919		76,341,919
(a) In Canada.	(b) Out of Canada.	(c) Total business.	Group insurance—number of lives assured:—(d) 251.	(e) 6,646	(f) 15,579.	(g) 2,808.	(h) 1,391.	(i) 75.	
(i) 506	(k) 2,257.	(l) 13,621	(m) 12,122.	(n) 2,380.					

DEPARTMENT OF INSURANCE

EXHIBIT OF NET INSURANCE IN FORCE (ORDINARY) INCLUDING DISABILITY BENEFITS—

Company	Participating							
	Waiver of Premiums only		Waiver of Premiums and Sum Assured payable by Instalments, the Balance at Death or Maturity		Waiver of Premiums and Sum Assured payable by Instalments during a Term Certain		Waiver of Premiums and a Disability Annuity without Reduction in the Sum Assured	
	No.	Net Amt. Assured	No.	Net Amt. Assured	No.	Net Amt. Assured	No.	Net Amt. Assured
<i>Canadian Companies</i>		\$		\$		\$		\$
1 Canada.....	2,349	4,637,875	4,398	8,298,963			12,767	34,252,585
2 Capital.....							21	43,580
3 Commercial.....					330	722,357	318	982,438
4 Confederation.....	789	4,222,702	1,324	2,245,456			7,767	19,002,017
5 Continental.....					655	1,014,000	945	2,252,635
6 Crown.....	2,238	3,915,504					677	1,301,946
7 Dominion.....					9,793	22,217,962	3,059	7,227,714
8 Eaton.....								
9 Excelsior.....	1,699	2,420,850			1,277	2,284,178	1,573	3,079,805
10 Great-West.....					(a) 91,911	185,975,658	10,220	25,206,145
11 Imperial.....	44	433,500			2,615	4,668,968	3,781	11,600,498
12 London.....	9,868	12,976,093					3,851	7,178,775
13 Manufacturers.....	9,374	17,814,590	2,725	4,834,224			8,516	18,231,415
14 Monarch.....	1,443	2,471,000			4,327	8,937,890	3,167	7,464,016
15 Mutual of Canada.....	1,543	2,499,691	3,446	6,068,222	4,125	6,843,558	14,265	32,180,711
16 National of Canada.....	449	617,453					1,619	3,334,888
17 North American.....					(b) 4,384	7,219,647	4,545	10,151,170
18 Northern.....	1,890	2,734,707					920	1,808,350
19 Saskatchewan.....	67	125,025					531	1,203,713
20 Sauvegarde.....	3,235	3,850,160					1,226	1,792,000
21 Security.....								
22 Sovereign.....	2,997	5,816,312	212	445,000	(c) 900	1,965,000	1,120	2,781,260
23 Sun.....					a) 36,295	67,344,780	28,132	62,204,772
24 Travellers of Canada.....			5,300	7,700,000			20	85,000
25 Western.....	1,911	4,088,120					47	114,000
Totals.....	39,896	68,623,582	17,405	29,591,865	156,612	309,193,998	109,087	253,479,433
<i>British Companies (in Canada only)</i>								
1 Gresham.....	39	59,542						
2 London and Scottish.....	48	67,500					48	98,000
3 North British and Mercantile.....								
4 Royal.....	266	569,006					88	445,848
5 Standard.....					(d) 72	162,000		
Totals.....	353	696,048			72	162,000	136	543,848
<i>Foreign Companies (in Canada only)</i>								
1 Aetna.....						4,221,950		851,200
2 Equitable.....	1,335	3,231,079	1,614	3,444,278			1,992	5,323,755
3 Guardian.....	12	64,500					6	24,000
4 *Metropolitan.....	97,555	97,802,730	15	565,750			33,406	40,628,009
5 Mutual of New York.....	934	2,437,614	117	263,000			3,996	10,728,604
6 New York.....	3,470	7,070,900	10,386	21,489,000			18,797	44,693,800
7 *Prudential.....	10,347	6,874,903	28,948	40,296,858			8,177	9,133,883
8 State.....	148	247,940						
9 Travelers of Hartford.....								
10 United States.....								
Totals.....	113,801	117,729,666	41,080	66,058,886		4,221,950	66,374	111,383,251
Totals—All Companies 1921.....	154,050	187,049,296	58,485	95,650,751	156,684	313,577,948	175,597	365,406,532
1920.....	167,744	194,028,952	57,624	91,449,402	150,936	295,322,665	142,139	296,060,008
Increase, i; decrease, d.....	d 13,694	d 6,979,656	i 861	i 4,201,349	i 5,748	i 18,255,283	i 33,458	i 69,346,524

(a) Waiver of premiums or the sum assured payable by instalments during a term certain.

(b) Waiver of premiums, and if so requested, the sum assured payable by instalments during a term certain.

(c) Waiver of premiums and half sum assured at disability, balance at death or maturity.

(d) Not exceeding ten payments, each of one-tenth the sum assured, and in event of recovery before the policy becomes a claim, all instalments paid to be deducted from the proceeds of the policy.

*Approximate figures.

PRIOR TO OCCURRENCE OF DISABILITY, AS AT DECEMBER 31, 1921

Non-Participating											
Totals		Waiver of Premiums only		Waiver of Premiums and Sum Assured payable by Instalments, the Balance at Death or Maturity		Waiver of Premiums and Sum Assured payable by Instalments during a Term Certain		Waiver of Premiums and a Disability Annuity without Reduction in the Sum Assured		Totals	
No.	Net Amt. Assured	No.	Net Amt. Assured	No.	Net Amt. Assured	No.	Net Amt. Assured	No.	Net Amt. Assured	No.	Net Amt. Assured
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
19,514	47,189,423	40	190,000	31	71,970			149	590,017	220	851,987
21	43,580							8	29,000	8	29,000
648	1,704,795					20	32,500	24	74,500	44	107,000
9,880	25,470,175	15	58,500	308	663,000			388	760,023	711	1,481,523
1,600	3,266,635					37	61,200	64	163,107	101	224,307
2,915	5,217,450	207	437,469					70	198,860	277	636,329
12,852	29,445,676					46	102,010	6	21,020	52	123,030
								23	105,000	23	105,000
4,549	7,784,833	120	259,000			281	780,500	100	287,600	501	1,327,100
102,131	211,181,803					(a) 4,052	13,936,740	460	1,703,866	4,512	15,640,606
6,440	16,702,966					45	134,395	24	75,000	69	209,395
13,719	20,154,868	698	848,804					323	532,700	1,021	1,381,504
20,615	40,880,229	728	1,361,314	410	1,083,440			582	1,811,596	1,720	4,256,530
8,937	18,872,906	15	45,500			55	179,880	167	620,170	237	845,550
23,379	47,592,182	21	54,894	18	32,000	51	116,748	54	262,500	144	466,142
2,068	3,952,341	6	14,500					12	32,000	18	46,500
8,929	17,370,817					(b) 282	489,570	169	465,292	451	954,862
2,810	4,543,057	286	632,928					388	1,087,379	674	1,720,307
598	1,328,738							4	8,000	4	8,000
4,461	5,642,160	100	170,000					71	145,000	171	315,000
				424	1,905,328			50	176,145	474	2,081,473
5,229	11,007,572	59	123,750	12	35,500	(c) 54	106,158	87	301,000	212	566,408
64,427	129,549,552					(a) 2,057	5,045,420	1,434	3,054,355	3,491	8,099,775
5,320	7,785,000			1,500	3,500,000			21	90,728	1,521	3,590,726
1,958	4,202,120	129	360,900					2	7,000	131	367,900
23,300	660,888,878	2,424	4,557,559	2,703	7,291,238	6,980	20,985,121	4,680	12,601,856	16,787	45,435,774
39	59,542	49	93,000							49	93,000
96	165,500	28	77,225					114	318,810	142	396,035
		2	2,000					1	2,000	3	4,000
354	1,014,854	18	66,500					46	252,361	64	318,861
72	162,000					(d) 34	100,000			34	100,000
561	1,401,896	97	238,725			34	100,000	161	573,171	292	911,896
	5,073,150						20,675,018		3,638,753		24,313,771
4,941	11,999,112										
18	88,500										
130,976	138,996,489										
5,047	13,429,218										
32,653	73,253,700										
47,472	56,305,644										
148	247,940										
		430	1,183,999	973	2,919,721	3,887	16,876,832	3,431	11,434,060	8,721	32,414,612
				2	7,000					2	7,000
221,255	299,393,753	430	1,183,999	975	2,926,721	3,887	37,551,850	3,431	15,072,813	8,723	56,735,383
544,816	961,684,527	2,951	5,980,283	3,678	10,217,959	10,901	58,636,971	8,272	28,247,840	25,802	103,083,053
518,443	876,861,027	2,896	5,610,303	3,285	7,569,712	8,842	47,130,023	5,650	20,065,769	20,673	80,375,807
26,373	84,823,500	55	369,980	393	2,648,247	2,059	11,506,948	2,622	8,182,071	5,129	22,707,246

EXHIBIT OF NET INSURANCE IN FORCE (ORDINARY) INCLUDING DISABILITY BENEFITS—AFTER THE OCCURRENCE OF DISABILITY AS AT DECEMBER 31, 1921.

Company	Participating										Totals			
	Premiums Waived Only			Sum Assured being Paid by Instalments			Disability Annuity being paid without Reduction in Sum Assured			All other Contracts			Totals	
	No.	Net Amount exposed to Risk of Death	Net Premiums Waived	No.	Net Annual Instalments	Net Amount exposed to Risk of Death	No.	Net Annual Pay-ments	Net Amount exposed to Risk of Death	No.	Net Annual Pay-ments	Net Amount exposed to Risk of Death	No.	Net Annual Pay-ments
<i>Canadian Companies</i>														
Canada.....	3	\$ 10,750	\$ 393	4	\$ 900	\$ 7,900			\$ 3,000	25,000	\$ 984		18	\$ 3,900
Commercial.....	1	2,000	61										1	43,650
Confederation.....	3	4,000	124						1,440	12,000	303		7	2,000
Continental.....	3	1,000	35	1	232								2	1,440
Crown.....	1	1,000	28										2	1,000
Dominion.....	2	1,000	200	2	250	1,600			120	1,000	30		4	232
Excelsior.....	4	5,500	220	2	200	1,600			120	1,000	32		4	120
Great West.....	25	45,452	1,581	13	1,021	14,345							6	270
Imperial.....	2	3,000	101	2	600	5,000							38	7,000
London.....	7	9,000	323	1	250	2,250							20	1,021
Manufacturers.....	4	4,000	149	3	150								68	59,797
Mutual of Canada.....	2	1,500	52						240	2,000	76		7	1,600
Northern.....	2	1,500	70	1	50	150			1,800	13,000	439		7	490
Sovereign.....	10	31,500	1,677	10	830	14,150			3,420	28,500	1,045		13	24,000
Travellers of Canada.....	2	2,000	58						240	2,000	50		3	3,570
Totals.....	82	136,202	5,248	33	4,503	45,395			2,350	23,500	658		42	3,200
									12,970	112,000	3,821		161	17,473
														293,597
<i>Foreign Companies (in Canada only)</i>														
Equitable.....	2	3,000	85	1	100	1,000			950	9,500	254		6	1,050
Metropolitan.....	64	69,641	2,140	4	949	4,400			3,360	18,500	726		93	4,309
Mutual of New York.....	3	12,000	430	1	230	2,000							69	1,450
New York.....	6	12,000	321	24	7,407	33,500			13,271	107,398	3,480		20	20,678
Prudential.....	4	4,000	113	22	2,194	25,173			160	7,000	(a)104	2	35	2,314
Totals.....	81	100,641	3,089	52	10,860	86,073			17,741	142,398	4,564	2	28	607
														330,398
Totals—All Companies.....	163	236,843	8,337	90	15,363	131,468			30,711	254,398	8,385	2	371	46,074
	117	169,249	6,682	60	28,269	84,547			5,893	54,250	1,833		204	34,162
Increase, i. Decrease, d.....	i 46	67,594	i 1,655	i 30	d 12,906	i 46,921			21,818	i 200,148	i 6,552	2	i 167	i 315,949
														8,627

(a) Premiums waived only—Amount of insurance reduced by amount of each premium waived. No disability benefits have been reported by British Companies.

ABSTRACT OF STATEMENTS

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Company	Non-Participating										Totals			
	Premiums Waived Only			Sum Assured being Paid by Instalments			Disability Annuity being paid without Reduction in Sum Assured			All other Contracts			Totals	
	No.	Net Amount exposed to Risk of Death	Net Prem-iums of Waived	No.	Net Annual Instal-ments exposed to Risk of Death	Net Amount exposed to Risk of Death	No.	Net Annual Pay-ments	Net Amount exposed to Risk of Death	No.	Net Annual Pay-ments	Net Annual Instal-ments exposed to Risk of Death	No.	Net Annual Instal-ments exposed to Risk of Death
<i>Canadian Companies</i>														
Confederation.....	1	1,000	\$ 40											
Excelsior.....	1	5,000	127											
London.....	1	1,000	26											
Manufacturers.....	1	2,000	101											
Sun.....	5	6,000	282	1	150	1,800		50						
Totals.....	9	15,000	576	1	150	1,800		50						
<i>Foreign Companies (in Canada only)</i>														
Travelers of Hartford.....				1	680	9,320								
Totals—All Companies.....	9	15,000	576	2	830	11,120		50						
Increase, i. Decrease, d.....	6	11,420	404	1	150	1,950		50						
	i 3	i 4,000	i 172	i 1	680	i 9,170		i 3	i 1,800	i 15,000		i 368	i 7	i 2,480
									d					

No disability benefits have been reported by British Companies.

(THE FOLLOWING STATEMENTS OF FUNDS AND ACCOUNTS HAVE BEEN PREPARED STRICTLY ON A REVENUE BASIS.)

Company	Funds as at Dec. 31, 1920					Funds as at Dec. 31, 1921						
	Participating	Non-participating	Shareholders' Surplus	Paid-up Capital	Investment, Contingent, Special Reserves and other Funds	Total Funds	Participating	Non-participating	Shareholders' Surplus	Paid-up Capital	Investment, Contingent, Special Reserves and other Funds	Total Funds
Canada.....	\$ 63,882,771	\$ 7,382,199	\$ 468,176	\$ 1,000,000	(a) 301,819	\$ 73,034,965	\$ 69,291,586	\$ 7,823,368	\$ 400,888	\$ 1,000,000	(b) 468,516	\$ 78,984,358
Confederation.....	22,248,605	4,173,981	29,471	100,000	389,503	26,941,560	24,912,898	4,536,772	29,782	100,000	538,736	30,118,188
Continental.....	2,355,333	397,831	15,216	200,000	.....	2,968,430	2,632,608	467,249	17,480	200,000	.....	3,317,337
Crown.....	2,666,125	568,347	.....	102,071	.....	3,336,543	3,233,902	713,159	8,548	102,071	.....	4,057,680
Dominion.....	5,432,001	261,353	85,559	160,000	100,000	6,083,913	6,397,910	277,165	91,474	160,000	100,000	7,026,549
Excelsior.....	5,231,095	701,758	15,285	115,000	20,394	6,083,532	5,963,653	871,310	14,442	120,000	(c) 40,000	7,009,405
Great-West.....	32,047,309	2,654,512	28,188	998,088	(d).....	35,728,097	37,634,112	3,091,450	71,327	1,000,000	(d).....	41,796,889
Imperial.....	17,423,583	1,024,235	128,286	450,000	29,176	19,055,280	19,905,634	1,111,489	141,184	450,000	267,864	21,876,171
London.....	7,390,255	5,369,609	11,832	75,000	50,000	12,896,696	32,714,001	6,289,645	15,600	82,500	100,000	15,885,511
Manufacturers.....	28,346,145	3,345,984	350,337	300,000	300,000	32,642,466	41,669,227	3,837,849	409,146	300,000	.....	37,260,996
Mutual.....	39,734,602	1,934,625	.....	.....	.....	41,669,227	45,543,683	1,637,060	.....	.....	400,000	47,600,743
National.....	3,493,047	928,802	30,839	250,000	81,599	4,784,287	3,910,049	1,033,254	34,306	250,000	.....	5,227,609
North American.....	18,229,526	1,427,152	.....	60,000	39,624	19,756,302	19,580,832	1,695,655	.....	60,000	67,564	21,404,131
Northern.....	2,802,778	303,146	.....	490,378	9,819	3,606,121	3,034,419	402,888	.....	490,378	11,238	3,958,923
Sauvage.....	1,214,625	308,761	2,789	178,500	4,000	1,708,675	1,415,287	354,729	10,898	178,500	.....	1,959,414
Sovereign.....	1,326,048	212,618	14,627	209,995	70,000	1,833,288	1,571,405	272,222	14,027	209,995	70,000	2,137,649
Sun.....	81,751,603	22,224,536	65,768	500,000	(e) 7,907,677	112,449,586	93,950,841	23,972,007	72,931	850,000	(b) 8,210,113	127,055,892
Totals.....	335,575,503	53,219,449	1,246,373	5,189,032	9,303,611	404,533,968	380,910,636	58,407,271	1,332,033	5,553,444	10,274,061	456,477,445

(a) Including \$180,876 Staff Savings and Benefit Fund. In addition a contingent fund of \$315,329 is included in the other funds.

(b) Including \$293,949 Staff Savings and Benefit Fund. In addition a contingent fund of \$215,737 is included in the other funds.

(c) In addition a contingency reserve of \$50,000 is included in participating and non-participating funds.

(d) Contingent and mortality reserves are included in participating and non-participating funds.

(e) Being \$8975 accident fund and \$7,906,702 funds of reinsured companies.

(f) Being \$1,062 accident fund and \$8,200,051 funds of reinsured companies.

ABSTRACT OF STATEMENTS

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Company	As at Dec. 31, 1920										
	Reserve	Accumulated Amounts on Deposit	Provision for Profits					Miscellaneous	Surplus (excluding profits contingently allotted to deferred dividend policies)	Surplus (including profits contingently allotted to deferred dividend policies)	Total Funds
			Deferred Dividend Policies		All Other Policies	Provision for Unreported Claims					
			Issued since Jan. 1, 1911	Issued prior to Jan. 1, 1911 (contingent ly allotted)							
Canada.....	\$ 57,246,816	\$ 62,781	\$ 440,130	\$ 4,368,156	\$ 1,516,560		\$ 68,189	\$ 180,130	\$ 4,548,295	\$ 63,882,771	
Confederation.....	20,539,325	6,912	303,155	1,291,583			40,000	14,796	1,306,379	22,248,605	
Continental.....	2,284,572	1,786					4,000	65,025	2,355,383	2,355,383	
Crown.....	2,585,698	1,748					6,188	57,025	2,666,125	2,666,125	
Dominion.....	5,003,681		14,889	166,450				63,786	403,235	5,432,001	
Excelsior.....	4,540,504		25,085	339,449			4,000	185,803	615,756	5,231,005	
Great-West.....	27,193,338	946,098	70,760	429,951			11,650	846,028	3,317,153	32,047,309	
Imperial.....	15,189,274	100,451	379,070	2,471,125			18,000	388,571	1,915,349	17,423,583	
London.....	6,917,291	26,379	200,503	1,526,778			5,703	110,166	7,390,255	27,390,255	
Manufacturers.....	25,046,069	5,808	57,533	(c) 220,027	53,156		66,417	501,924	2,346,046	28,346,145	
Mutual.....	33,802,911	982,381	404,770	1,844,122	477,035		49,228	735,288	4,424,598	39,734,602	
National.....	3,369,656	18,790	475,484	3,689,310				23,501	403,643	3,793,643	
North American.....	15,528,167	605	222,316	1,584,745	451,684		25,000	417,009	2,001,754	18,229,326	
Northern.....	2,747,413	1,952	28,145		20,370			4,898	76,465	2,802,778	
Sauvegarde.....	1,114,237	516	2,952	97,424				97,424	1,214,625	1,214,625	
Sovereign.....	1,249,067	12		55,288				21,177	1,326,048	1,326,048	
Sun.....	74,258,635	80,113	104,539	1,532,296	396,321		292,000	5,087,701	6,619,997	81,751,605	
Totals.....	298,616,854	2,236,407	2,730,295	19,606,846	2,915,126		590,375	8,536,966	28,013,785	335,575,503	

(a) Provision for taxes payable in following year.

(b) Contingency Reserve.

(c) Allotted absolutely, not contingently.

DEPARTMENT OF INSURANCE

PARTICIPATING FUNDS (ON A REVENUE BASIS)—Continued

Company	Reserve	Accumulated Amounts on Deposit	Provision for Profits							Miscellaneous	Surplus (including profits contingent-ly allotted to deferred dividend policies)	Surplus (including profits contingent-ly allotted to deferred dividend policies)	Total Funds
			Deferred Dividend Policies			All Other Policies	Provision for Unreported Claims						
			Issued since Jan. 1 1911		Issued prior to Jan. 1, 1911 (contingent-ly allotted)								
			\$	\$				\$	\$				
Canada	61,805,767	81,495	520,021	3,727,070	1,870,000	67,106			1,239,947	4,967,017	69,291,586		
Confederation	22,664,182	16,868	412,373	1,850,359		40,000	(a)	62,001	136,425	1,717,384	24,012,898		
Continental	2,497,286	2,539	15,477			4,000			113,306	173,307	3,032,608		
Crown	3,026,398	2,436	25,430	181,851		928			—3,200	178,651	3,235,902		
Dominion	5,714,853		83,040	336,365					261,669	598,037	6,397,910		
Excelsior		78	83,500	336,365					259,488	678,300	5,963,653		
*Great-West	31,498,416	1,165,573	593,308	* 2,477,355	930,300	13,000	(b)	43,645	259,488	736,838	37,634,112		
*Imperial	17,497,386	105,416	233,563	* 1,803,661		11,650	(b)	250,000	736,838	2,044,763	19,907,634		
*London	8,398,017	27,574	123,504	* 2,466,897	132,546	22,650	(b)	5,773	536,108	2,344,738	9,197,760		
Manufacturers	28,366,824	20,185	587,078	1,471,810	895,076	69,403	(b)	474,555	234,738	2,334,738	32,714,000		
*Mutual	38,105,062	1,234,166	590,964	* 3,688,117	1,777,898	47,034	(c)	128,812	839,274	2,311,034	43,543,683		
National	3,748,513	21,014	7,838	95,405					34,256	132,664	3,910,043		
North American	16,558,352	9,882	301,386	1,417,366	501,701	25,000			759,105	19,580,882	19,580,882		
Northern	3,016,602	2,080	28,143						759,105	7,592	3,054,016		
Sauvegarde	1,289,637	1,073	36,368	229,516					—112,321	117,165	1,418,287		
Sovereign	1,450,969		8,463	59,035					19,970	78,995	1,571,405		
Sun	83,815,770	103,062	161,271	1,271,532	473,456	292,000	(b)	440,765	7,386,985	8,658,517	93,950,841		
Totals	324,606,274	2,789,493	3,757,166	18,734,457	6,567,157	598,428		1,405,437	12,450,224	24,751,722	380,910,676		

* These companies have allotted to deferred dividend policies issued prior to Jan. 1, 1911 the profits shown absolutely, not contingently.

(a) Provision for taxes payable in following year.

(b) Contingency reserve.

(c) Including \$126,913, provision for contingencies.

NON-PARTICIPATING FUNDS (ON A REVENUE BASIS)

Company	As at Dec. 31, 1920					As at Dec. 31, 1921						
	Reserve	Accumulated Amounts on Deposit	Provision for unreported Claims	Miscellaneous	Surplus	Total Funds	Reserve	Accumulated Amounts on Deposit	Provision for Unreported Claims	Miscellaneous	Surplus	Total Funds
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canada.....	7,015,830	.....	6,811	.....	301,558	7,382,199	7,368,926	.....	7,803	.....	446,636	7,823,368
Confederation.....	4,103,771	405	10 0 00 (a)	7,365	50,440	4,173,981	4,432,724	3,851	10 000 (a)	7,509	82,282	4,536,772
Continental.....	381,636	.....	1,000	.....	15,195	397,831	438,958	.....	1,000	.....	27,291	467,249
Crown.....	573,438	.....	664	.....	5,755	588,347	684,740	.....	.....	.....	28,416	713,159
Dominion.....	236,976	.....	.....	.....	24,377	261,353	233,945	.....	.....	.....	37,270	277,165
Excelsior.....	657,373	.....	1,000	.....	43,385	701,758	789,686	.....	2,000 (b)	6,355	73,268	871,310
Great-West.....	2,238,358	.....	13,350 (b)	50 0 00	352,804	2,654,512	2,667,321	1,86	13,350 (b)	50 0 00	360,776	3,011,450
Imperial.....	954,107	.....	2,000	.....	68,128	1,042,235	1,006,578	.....	2,500 (b)	.....	100,546	1,111,489
London (Ordinary.....	4,403,268	.....	810	.....	7,828	839,173	955,900	.....	770 (b)	656	15,797	973,213
London Industrial.....	4,493,268	.....	3,487	.....	33,681	4,530,436	5,227,250	.....	3,512 (b)	3,572	72,038	5,316,432
Manufacturers.....	3,147,103	.....	8,583	.....	190,295	3,345,984	3,598,116	.....	5,597 (b)	55,646	248,484	3,837,849
Mutual.....	1,357,635	.....	2,913	.....	574,077	1,934,625	1,456,530	.....	2,966 (b)	197,564	.....	1,657,060
National.....	998,802	.....	.....	.....	198,800	1,197,602	1,013,254	.....	.....	.....	.....	1,033,254
North American.....	1,265,762	.....	5,000	.....	156,300	1,427,062	1,461,555	2,294	5,000	.....	229,100	1,695,655
Northern.....	304,109	.....	.....	.....	—1,016	303,146	400,592	.....	.....	.....	.....	402,888
Overseas.....	179,267	.....	.....	.....	33,351	212,618	234,796	.....	.....	.....	41,087	354,729
Sovereign.....	20,856,493	1,474	18 0 00	.....	1,348,569	22,224,536	22,561,622	1,976	18,000 (b)	118,811	1,268,598	23,872,007
Sun.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	43,885,370	1,876	73,618	57,365	3,201,277	53,219,449	54,826,654	9,991	72,498	440,516	3,031,611	58,407,271

(a) Provision for taxes payable in following year.

(b) Contingency reserve.

DEPARTMENT OF INSURANCE

SHAREHOLDERS' SURPLUS FUND (ON A REVENUE BASIS)

Company	Balance Dec. 31 1920	Revenue during 1921				Disbursements during 1921							Total	Balance Dec. 31 1921	
		Shareholders' Proportion of Profits			Miscellaneous	Dividends to Shareholders	Proportion of Expenses	Income Tax	Shareholders' Proportion of Decrease in Assets due to Revaluation Loss or Sale	Transferred to					
		Non-Participating Account	Participating Account	Investment Reserve Fund						Non-Participating Account	Participating Account	Miscellaneous			
Canada.....	468,176	78,162	164,219	.....	242,381	250,000	3,363	55,806	.....	.....	.....	.....	500	309,669	400,888
Confederation.....	29,471	6,337	.....	.....	26,387	20,000	.....	1,483	.....	.....	.....	.....	.....	29,782	29,782
Continental.....	15,216	11,616	2,442	689	17,747	14,000	.....	1,483	.....	.....	.....	.....	.....	15,483	17,480
Crown.....	.....	5,769	2,515	264	8,548	.....	.....	.....	.....	.....	.....	.....	.....	8,548	8,548
Dominion.....	85,559	14,746	13,676	.....	42,778	25,600	.....	10,613	.....	.....	.....	.....	650	91,474	91,474
Excelsior.....	15,285	9,618	7,394	.....	17,012	14,600	405	2,397	.....	453	.....	.....	.....	17,855	14,442
Great-West.....	28,188	65,938	150,294	.....	216,232	150,000	.....	22,395	698	.....	.....	.....	.....	173,093	71,327
Imperial.....	128,286	31,893	49,666	.....	95,511	67,500	.....	14,613	.....	.....	.....	.....	500	127,003	141,384
London.....	11,832	5,161	8,283	.....	19,647	(b) 14,100	.....	1,779	.....	.....	.....	.....	.....	15,879	15,600
Manufacturers.....	350,337	37,803	52,292	.....	90,095	24,000	.....	7,286	.....	.....	.....	.....	.....	31,286	32,613
National.....	30,839	15,303	3,225	.....	39,969	28,750	.....	7,752	.....	.....	.....	.....	.....	36,502	409,146
North American.....	.....	3,495	2,884	.....	6,379	6,000	.....	.....	379	.....	.....	.....	.....	6,379	34,506
Northern.....	.....	29,619	.....	.....	29,619	.....	.....	5,647	.....	.....	12,907	11,065	.....	29,619	29,619
Sauvegarde.....	2,789	12,349	.....	540	12,889	.....	2,310	.....	2,064	.....	406	.....	.....	4,750	10,898
Sovereign.....	14,627	14,048	.....	(a) 2,156	16,204	12,600	1,400	.....	603	965	1,236	.....	.....	16,804	14,627
Sun.....	65,768	54,796	87,664	.....	142,460	101,250	2,727	21,955	9,365	.....	.....	.....	.....	135,297	72,631
Totals.....	1,246,373	396,702	541,670	3,649	1,023,858	728,400	10,205	157,802	13,109	1,418	14,549	11,065	1,650	938,198	1,332,033

(a) From contingency reserve.

(b) Including a stock dividend of \$7,500.

ABSTRACT OF STATEMENTS

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PARTICIPATING ACCOUNT—REVENUE (ON A REVENUE BASIS)

Company	Assurance Premiums				Consideration for Annuities	Consideration for Supplementary Contracts	Amounts left on Deposit	Interest, Dividends and Rents	Profit on Sale of Securities	Increase in Assets due to Revaluation	Miscellaneous Profits	Miscellaneous Revenue	Transferred from			Total Revenue
	First Year		Renewal	Non-Par. Fund									Shareholders' Account	Investment Reserve Fund		
	Annual	Single														
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canada.....	1,849,800	643,569	8,086,536	72,796	49,768	25,797	3,670,438	46,032			11,023	20,904				14,456,663
Confederation.....	759,511	264,305	3,821,465	29,435	2,021	12,033	1,261,934	44,394								6,195,098
Continental.....	89,189	3,209	440,771			683	130,552	10,310	6,488			951				682,153
Crown.....	178,433	25,705	638,885			728	160,043	34,114	19,000							1,037,808
Dominion.....	360,357	75,597	1,279,442				361,413		44,453							2,121,262
Excelsior.....	272,137	24,662	999,064			3	369,766	654								1,666,286
Great-West.....	1,313,937	272,190	6,880,485		36,664	194,568	2,234,383	16,208							5,000	10,953,445
Imperial.....	697,829	121,366	3,607,382	2,037	11,368	23,566	1,024,152	63,039		2,176						6,552,965
London.....	441,207	35,769	1,761,724			6,935	481,362	370				1,438		227,009		2,955,814
Manufacturers.....	1,513,501	212,100	5,489,625			4,377	1,753,940	26,353			51,022		406,763	4,230		9,461,911
Mutual.....	1,214,424	293,900	6,675,842		46,331	261,562	2,475,327	11,658	358,791			1,684		500,000		1,217,697
National.....	197,389	283,900	6,675,842		19,648	2,555	208,135									4,293,445
North American.....	521,243	32,203	2,602,715		18,278	8,934	1,061,082	29,288		19,700						864,851
Northern.....	110,470	904	568,766			1,162	165,156	7,328						11,065		395,877
Sauvegarde.....	74,982		231,793				87,615				1,507					519,432
Sovereign.....	72,828	4,029	347,273			2,552	92,100									519,432
Sun.....	3,274,150	673,389	17,038,405		87,218	10,032	4,910,228					730,619	650			27,557,259
Totals.....	12,641,367	2,687,610	61,253,354	104,318	271,296	555,637	30,447,626	289,748	1,232,800	85,428	756,026	407,413	11,065	736,239		101,779,827

DEPARTMENT OF INSURANCE

NON-PARTICIPATING ACCOUNT—REVENUE (ON A REVENUE BASIS).

Company	Assurance Premiums			Consideration for Annuities	Consideration for Supplementary Contracts	Amounts left on Deposit	Interest, Dividends and Rents	Profit on sale of Securities	Increase in Assets due to Revaluation	Miscellaneous Profits	Miscellaneous Revenue	Transferred from		Total Revenue
	First Year		Renewal									Investment Reserve Fund and Contin- gency Reserve	Share- holders and Account	
	Annual	Single												
Canada.....	146,883	42,314	\$ 496,978	\$ 219,700	\$ 18,929	\$ 7,000	\$ 412,288	\$ 5,299	\$	\$ 1,270	\$	\$	\$	1,343,661
Confederation.....	60,677	2,982	510,202	41,362	6,000	7,000	235,879	8,683	1,096		153			872,785
Continental.....	13,959	547	91,063	49			22,051	1,812	4,322		495			130,730
Crown.....	32,811	655	151,457	108			34,762	7,648	1,978					232,258
Dominion.....	8,870		35,109	2,291			16,890	100						65,139
Excelsior.....	39,048		183,475				49,536							272,159
Great-West.....	270,799	4,160	595,591	22,763			184,361	1,338						1,079,012
Imperial.....	16,292		114,218	840	5,000	1,842	58,194	3,313		722	52			200,473
London, Ordinary.....	35,428	600	202,655				54,730	43			165			293,621
London, Industrial.....			(a)1,605,925				297,791	235		6,011		57,561		1,904,848
Manufacturers.....	105,653	22,049	509,947	29,694	33,733		206,631	3,105	17,470					974,384
Mutual.....	51,246	361	217,297	5,336	1,532		104,254							397,496
National.....	21,292		126,122		7,461		54,748	3,214						212,837
North American.....	57,407	30,973	329,471		3,675		90,191	2,489	2,189					516,395
Northern.....	92,049	68	95,037			2,258	17,862	973						222,054
Sauvegarde.....	16,048		55,045				22,066			379				115,566
Sovereign.....	12,732		83,667				15,051					2,880	1,236	406
Sun.....	206,715	85,414	812,088	1,541,873	11,132		1,297,969		237,384		371,213			4,563,788
Totals.....	1,188,809	190,123	6,215,347	1,864,016	87,462	11,100	3,175,254	38,252	262,251	10,571	372,975	60,441	14,549	13,491,150

(a) New and renewal.

PARTICIPATING ACCOUNT—DISBURSEMENTS (ON A REVENUE BASIS).

Company	Claims Admitted or Intimated under Insurance Policies				Annuities.		Dividends to Policyholders	Payments on Supplementary Contracts, Premium Reductions and Deposits Withdrawn	Commission to Agents		Taxes, Licenses and Fees	Medical Fees	Expenses	Decrease in Assets due to Revaluation, Loss or Sale	Transferred to		Miscellaneous Payments and Losses	Total Disbursements
	Death	Maturity	Disability	Surrender Values	Life (including Surrender Values)				First Year	Renewal					Investment Reserve Fund Account	Shareholders' Account		
Canada.....	2,458,100	712,613	2,150	1,013,183	87,780	\$	1,477,088	\$	918,738	480,958	\$	101,889	\$	1,254,855	48,087	\$	\$	\$
Confederation.....	835,071	314,653	730	573,883	1,950		333,430		506,549	143,709		39,519		613,936	54,446		(a) 68,440	9,047,848
Continental.....	54,678	31,000		104,335			26,300		56,198	14,670		8,825		99,841		2,442		3,300,905
Crown.....	72,168	42,333		47,201	(b) 110		123,085		117,819	30,334		12,862		108,009		2,515	496	404,028
Dominion.....	180,577	126,947	402	77,546			66,542		243,377	66,496		28,271		236,010		13,876		490,033
Excelsior.....	201,647	73,217	200	106,928			847,316		133,334	27,802		19,288		280,439	18,187	7,394		1,155,353
Great-West.....	1,038,184	215,537	1,622	592,758			377,934		937,430	134,346		113,211		1,164,131	150,264	150,264	(a) 42,910	5,366,642
Imperial.....	573,970	250,362	520	287,742			82,866		412,838	95,377		35,032		567,910	49,686	49,686	197,688	3,070,914
Manufacturers.....	206,055	49,218	410	104,240	3,685		470,630		318,578	90,374		35,845		182,845	28,778	28,778	3,643	1,148,303
Mutual.....	1,084,749	602,430	660	612,375			1,301,175		978,030	410,720		131,104		731,840	52,292	52,292		5,094,055
National.....	118,301	99,560		531,154	35		34,559		743,224	20,808		67,998		516,017	381,429			6,018,780
North American.....	458,733	431,854	160	115,598	102		461,681		152,157	20,809		17,161		193,228		3,225		800,695
Northern.....	97,252	88,389	80	521,868			22,752		338,709	35,500		38,546		383,052			1,148	2,842,089
Sanvegarde.....	30,800	11,500		75,967			3,480		62,394	26,517		12,387		198,859				613,210
Sovereign.....	44,787	15,973	50	7,742			11,274		58,706	12,715		6,508		49,034				195,215
Sun.....	3,172,268	1,703,439	6,856	2,333,698			1,616,407		1,762,569	11,633		164,571		2,396,589		87,664	37,907	15,353,023
Totals.....	11,619,509	5,335,541	15,037	7,145,305	93,968		7,278,500		7,781,890	3,025,285		784,840		9,025,952	535,648	541,670	332,583	56,444,594

(a) Carried to Staff Pension Fund.

(b) Disability.

DEPARTMENT OF INSURANCE

NON-PARTICIPATING ACCOUNT—DISBURSEMENTS (ON A REVENUE BASIS)

Company	Claims Admitted or Intimated under Assurance Policies		Annuities		Payments on Supplementary Contracts		Commission to Agents		Taxes, Licenses and Fees		Medical Expenses		Decrease in Assets due to Revaluation, Loss or Sale	Transferred to		Miscellaneous Payments and Losses	Total Disbursements
	Death	Maturity	Surrender Values	Life	Certain	Surrender Values	First Year	Renewal						Investment Reserve Fund	Shareholders' Account		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canada.....	180,513	86,926	60,304	348,670	2,125	1,849	35,391	14,228	15,996	5,001	111,407	1,032		5,536		(g) 27,053	902,492
Confederation.....	120,837	27,556	27,903	118,542			26,579	11,472	8,684	1,326	53,492			94,788	20,000		509,992
Continental.....	11,000	9,000	7,551	1,800			5,538	3,024	1,855	1,121	15,964				3,000		61,313
Crown.....	39,460						1,250	12,648	2,891	1,292	18,248	3,437					87,448
Dominion.....	33,150	8,072	8,072		381		1,310	2,009	1,240	1,525	6,206	315			14,356		49,327
Excelsior.....	24,788	7,252	8,993	500			417	7,753	3,670	2,360	41,705			2,436			102,607
Great West.....	202,398	8,550	16,307	12,542				2,798	3,670	18,295	203,752	1,800					642,074
Imperial.....	29,913	4,073	13,690	2,416	100		153,765	12,633	2,216	3,670	19,558						113,219
London (Ordinary.....	25,663	(d) 16,073	21,775	1,250			11,107	4,267	3,870	5,610	110,036						159,581
London (Industrial.....	167,430	74,643	49,558		3		20,207	8,786	26,171	4,158	73,502			3,276	1,115	(f) 44,533	1,118,852
Manufacturers.....	140,332	74,199	49,558		3		51,222	29,758	12,134	2,074	16,078			17,946	5,088	(g) 182,517	1,482,519
Mutual.....	72,031	16,450	6,656	11,972			31,468	22,766	3,481	2,798	28,393					(g) 4,250	482,519
National.....	24,813	200	1,955				4,100	9,868	1,246	1,706	3,503			18,571	21,435	(c) 501,633	675,061
North American.....	81,878	10,960	19,558	4,813			2,117	7,285	2,798	3,503	53,015	8,606				(c) 430	108,385
Northern.....	16,872	30	9,835	1,351			26,082	4,308	2,728	6,312	55,209	1,690			2,884	(b) 25,000	247,892
Sauvegarde.....	8,600		9,835				5,708	1,075		828	24,517	3,680				59	122,312
Sovereign.....	5,800		27,774				3,162	7,740	1,500		19,118	640					47,976
Sun.....	323,545	(h) 103,662	160,860	1,597,248	13,515	26,411	12,097	47,132	23,064	3,309	156,508	218,518				46,978	55,969
Totals.....	1,483,920	440,846	456,823	2,111,633	15,740	28,260	76,276	510,179	119,034	62,469	1,024,924	239,212		142,553	81,830	846,938	8,303,325

(a) Of which \$500,000 was transferred to the Participating Fund.

(b) To Staff Pension Fund.

(c) To Participating Fund, \$5000; to Staff Pension Fund, \$7,052.

(d) Including \$20 disability claims.

(e) New and renewal.

(f) Transferred to the Participating Fund.

(g) Of which \$6,149 was transferred to Staff Savings and Benefit Fund.

(h) Including \$3,779 disability claims.

ABSTRACT OF STATEMENTS MADE BY FRATERNAL BENEFIT SOCIETIES

Licensed to transact business in Canada for the year 1921, in accordance with the Insurance Act, 1917, amended 1919.

CANADIAN FRATERNAL BENEFIT SOCIETIES. ABSTRACT OF LIFE INSURANCE (MORTUARY FUND), 1921.—DATE OF RETURNS, DECEMBER 31, 1921

Societies	Premiums paid by members		New Certificates issued, less not taken		Certificates in force at date of returns		Certificates become claims		Benefits paid		Payments due under contracts	
	\$	Number	Amount	Number	Amount	Number	Amount	Death Claims	Matured Endowments, Old Age and other benefits	Not resisted	Resisted	
			\$		\$		\$	\$	\$	\$	\$	
Alliance Nationale.....	415,085	2,942	2,891,106	29,222	23,720,300	295	265,728	200,075	54,124	25,252		
	23,657	327	438,350	1,879	1,364,339	11	7,150	8,500	1,108	1,200		
Ancient Order of Foresters.....	438,742	3,469	3,329,456	31,101	25,084,639	306	272,878	208,575	55,232	26,453		
	94,778	459	3,699,525	4,148	3,460,936	38	32,963	28,481	13,040	1,000		
Artisans Canadiens Français.....	457,953	2,712	2,015,925	33,878	26,667,483	331	279,195	269,400	6,004	37,535		
	211,943	1,382	849,750	16,876	12,232,600	86	59,543	70,044	235	2,500		
Catholic Mutual Benefit Association.....	669,921	4,094	2,865,675	50,754	38,900,083	417	338,738	339,444	6,239	40,035		
Commercial Travellers Mutual Benefit Society.....	222,976	267	236,750	7,795	7,098,417	182	269,000	186,332	473	23,515		
Independent Order of Foresters.....	46,202	243	243,000	2,063	2,058,850	33	33,000	32,800		4,000		
	1,168,402	3,802	4,270,500	65,114	64,525,642	1,378	1,361,689	761,552	683,800	68,039	1,000	
Royal Guardians.....	1,917,169	11,010	11,355,703	108,540	105,132,433	1,904	1,835,075	1,280,768	728,650	66,387	3,000	
Woodmen of the World.....	3,085,571	14,812	15,626,203	173,654	169,638,075	3,282	2,996,764	2,042,320	1,392,430	134,426	4,000	
	107,103	530	236,686	4,363	3,262,696	45	57,165	61,692	6,804	9,000		
	138,599	666	511,500	6,107	5,633,129	95	107,293	113,104		23,500		
Totals, 1921.....	2,651,098	11,621	10,774,992	152,690	136,427,453	2,417	2,310,302	1,653,436	744,245	191,841	1,000	
	2,152,769	12,919	12,643,893	127,295	118,729,372	2,001	2,001,768	1,359,312	729,933	70,087	3,000	
	4,803,867	24,540	23,418,795	279,985	255,156,825	4,418	4,321,070	3,012,748	1,474,238	261,928	4,000	
Totals, 1920.....	2,691,826	14,234	12,727,091	153,431	137,057,828	2,773	2,636,213	1,847,591	876,134	192,715	2,000	
	2,124,589	13,900	13,377,850	127,170	118,873,157	2,130	2,143,863	1,473,631	783,979	64,279	1,500	
	4,816,415	28,224	26,104,941	280,601	255,930,985	4,903	4,780,076	3,321,222	1,660,113	256,994	3,500	
Increase <i>+</i> ; decrease <i>d</i>	<i>d</i> 40,728 <i>d</i>	<i>d</i> 2,613 <i>d</i>	<i>d</i> 1,952,099 <i>d</i>	741 <i>d</i>	630,375 <i>d</i>	356 <i>d</i>	316,911 <i>d</i>	194,155 <i>d</i>	131,889 <i>d</i>	874 <i>d</i>	1,000	
	<i>d</i> 28,186 <i>d</i>	<i>d</i> 1,071 <i>d</i>	<i>d</i> 734,047 <i>d</i>	125 <i>d</i>	143,785 <i>d</i>	129 <i>d</i>	142,095 <i>d</i>	114,319 <i>d</i>	53,986 <i>d</i>	5,808 <i>d</i>	1,500	
	<i>d</i> 12,518 <i>d</i>	<i>d</i> 3,684 <i>d</i>	<i>d</i> 2,686,146 <i>d</i>	616 <i>d</i>	774,160 <i>d</i>	485 <i>d</i>	459,006 <i>d</i>	308,474 <i>d</i>	185,875 <i>d</i>	4,934 <i>d</i>	500	

(a) In Canada. (b) Out of Canada. (c) Total business.

DEPARTMENT OF INSURANCE

FOREIGN FRATERNAL BENEFIT SOCIETIES. ABSTRACT OF LIFE INSURANCE IN CANADA (MORTUARY FUND), 1921.—DATE OF RETURNS, DECEMBER 31, 1921

Societies	Premiums paid by members	New Certificates issued, less not taken		Certificates in force at date of returns		Certificates become claims		Benefits paid		Payments due under contracts	
		Number	Amount	Number	Amount	Number	Amount	Death Claims	Matured Endowments, Old Age and other benefits	Not resisted	Resisted
	\$		\$		\$		\$	\$	\$	\$	\$
Association Cando-Américaine.....	53,442	114	90,900	4,100	2,832,317			23,573		1,107	
Catholic Order of Foresters.....	437,524	1,172	1,157,000	29,835	29,711,750	35	22,682	384,984		70,443	
Jewish National Workers' Alliance.....	3,067	491	157,950	1,041	361,550	368	381,000		40		
Knights of Columbus.....	85,751	1,259	1,674,000	6,019	7,322,250						
Knights of Pythias.....	14,907	77	90,000	676	773,578	53	63,850	30,000		6,000	
Ladies' Catholic Benevolent Association.....	1,635	4	2,250	497	392,250	6	8,000	11,000			
Maccabees.....	204,645	571	576,000	9,208	9,890,173	4	4,000	4,000			
Royal Arcanum.....	170,862	220	248,000	3,720	5,812,443	161	192,399	164,745	31,130	1,950	
Western Mutual Life Association.....	80,065	374	748,000	3,485	7,157,000	85	151,590	135,564	3,230	32,762	
Woman's Benefit Association of the Maccabees.....	22,707	756	683,600	2,523	2,150,183	26	52,000	54,000	1,483	11,000	
Workmen's Circle.....	5,432	166	36,000	1,549	380,500	22	21,250	19,164		2,500	
						5	1,100	400		900	
Totals 1921.....	1,080,037	5,204	5,463,700	62,653	66,783,994	765	897,871	827,430	35,883	126,662	
Totals, 1920.....	1,044,996	5,850	4,323,700	58,912	65,700,477	711	801,811	900,493	28,606	130,700	1,000
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 35,041 <i>d</i>	646 <i>i</i>	1,140,000 <i>i</i>	3,741 <i>i</i>	1,083,517 <i>i</i>	54 <i>i</i>	96,060 <i>d</i>	73,063 <i>i</i>	7,277 <i>i</i>	5,962 <i>d</i>	1,000

* Figures incomplete.

CANADIAN FRATERNAL BENEFIT SOCIETIES, ABSTRACT OF SICKNESS AND FUNERAL INSURANCE, 1921. DATE OF RETURNS, DECEMBER 31, 1921.

Societies	Premiums paid by members	Certificates						Benefits paid		Payments due under contracts	
		New Issued	Terminated			Total	In force at date of returns	Sickness	Funeral	Not resisted	Resisted
			Death	Lapse	All other						
\$							\$	\$	\$	\$	
Alliance Nationale.....	119,218	2,203	174	1,948	14	2,136	22,543	124,697		7,599	
.....	7,089	382	5	280	10	295	1,328	6,786		344	
Ancient Order of Foresters.....	126,307	2,585	179	2,228	24	2,431	23,871	131,483		7,943	
.....	21,739	568	161	454		615	13,947	2,689	21,200		
Artisans Canadiens Français.....	113,985	1,716	247	1,544		1,791	25,820	107,368		5,364	
.....	54,942	652	56	642		698	12,314	33,448		1,977	
.....	168,927	2,368	303	2,186		2,489	38,134	140,816		7,341	
Catholic Mutual Benefit Association.....	6,274	124	8	41	206	255	983	3,384			
.....	206,315	35,950	*	114,025		114,025	1,400,022	166,684	13,756	7,398	
Independent Order of Foresters.....	87,381	15,693	*	48,565		48,565	522,915	62,877	4,175	3,317	
.....	293,696	51,643	*	162,590		162,590	1,922,937	229,561	17,931	10,715	
Royal Guardians.....	2,337	55		106		106	390	1,309		79	
Woodmen of the World.....	6,987	275	8	318		326	1,189	4,361	400		
Totals, 1921.....	476,855	40,891	598	118,436	220	119,254	1,464,894	410,492	35,356	20,440	
.....	149,412	16,727	61	49,487	10	49,568	536,557	103,111	4,175	5,638	
.....	626,267	57,618	659	167,923	230	168,812	2,001,451	513,603	39,531	26,078	
Totals, 1920.....	467,410	95,339	495	111,135	627	112,257	1,529,041	414,344	36,005	16,456	50
.....	148,964	54,078	96	49,216	8	49,320	569,341	100,986	6,125	2,954	
.....	616,374	149,417	591	160,351	635	161,577	2,098,382	515,330	42,130	19,410	50
Increase, <i>i</i> ; decrease, <i>d</i>	9,445 <i>d</i>	54,448 <i>i</i>	103 <i>i</i>	7,301 <i>d</i>	407 <i>i</i>	6,997 <i>d</i>	64,147 <i>d</i>	3,852 <i>d</i>	649 <i>i</i>	3,984 <i>d</i>	50
.....	448 <i>d</i>	37,351 <i>d</i>	35 <i>i</i>	271 <i>i</i>	2 <i>i</i>	238 <i>d</i>	32,784 <i>i</i>	2,125 <i>d</i>	1,950 <i>i</i>	2,684 <i>i</i>	
.....	9,893 <i>d</i>	91,799 <i>i</i>	68 <i>i</i>	7,572 <i>d</i>	405 <i>i</i>	7,235 <i>d</i>	96,931 <i>d</i>	1,727 <i>d</i>	2,599 <i>i</i>	6,668 <i>d</i>	50

(a) In Canada. (b) Out of Canada. (c) Total business. *By death and lapse.

FOREIGN FRATERNAL BENEFIT SOCIETIES, ABSTRACT OF SICKNESS AND FUNERAL INSURANCE IN CANADA 1921, DATE OF RETURNS
DECEMBER 31, 1921

Societies	Premiums paid by members	Certificates						Benefits paid		Payments due under contracts	
		New Issued	Terminated			Total	In force at date of returns	Sickness	Funeral	Not resisted	Resisted
			Death	Lapse	All other						
Association Canado-Américaine.....	\$ 12,254	33	9	401	9	419	2,408	\$ 12,470	\$	\$	\$
Jewish National Workers Alliance.....	2,351	461	.....	117	58	.....	1,725	2,469	.....	114	.....
Maccabees.....	18,450	889	17	1,185	7	1,209	2,760	18,035	850	2,356	132
Woman's Benefit Association of the Maccabees.....	814	.....	.....	107	.....	107	64	942	.....	.....	.....
Workmen's Circle.....	5,261	.....	5	536	.....	541	1,356	4,050	.....	.....	.....
Totals, 1921	39,130	1,383	31	2,346	74	2,451	7,541	37,966	850	2,470	138
Totals, 1920	39,317	2,767	46	1,073	35	1,154	8,534	36,717	1,150	3,073	472
Increase, i; decrease, d.....	187 d	1,384 d	15 i	1,273 i	39 i	1,297 d	993 i	1,249 d	300 d	603 d	334

CANADIAN FRATERNAL BENEFIT SOCIETIES—ASSETS (ALL FUNDS) AS AT DECEMBER 31, 1921

Societies	Ledger Assets							Non-Ledger Assets						
	Real Estate	Loans on Real Estate	Loans on Collaterals	Policy Loans and Liens	Bonds and Debentures	Stocks	Cash	Other Ledger Assets	Total Ledger Assets (Book Value)	Total Ledger Assets taken at Market Value	Interest and Premiums accrued	Out-standing and deferred Premiums and Con-tributions	Other Non-Ledger Assets	Total Assets
Alliance Nationale.....	\$ 109,886	\$ 3,120,382	\$	\$ 127,281	\$ 989,092	\$	\$ 10,234	\$	\$ 4,356,875	\$ 4,377,096	\$ 70,204	\$ 18,453	\$ 1,440,879	\$ 5,906,682
Ancient Order of Foresters.....	689	3,000		37,812	722,144		19,694		783,389	782,974	15,742	56,880	2,837	838,433
Artisans Canadiens Français.....	104,484	713,813		410,595	4,526,483		65,947		5,821,322	5,706,040	73,009	29,865		5,808,914
Catholic Mutual Benefit Association....	25,480	60,000		90,131	702,994		46,507		928,112	921,722	29,133	36,750	3,595	991,200
Commercial Travellers Mutual Benefit Society.....		35,220		19,654	144,162		15,582	1,203	215,921	221,159	2,455	62		224,676
Independent Order of Foresters.....	1,207,320	3,516,586	4,036,243	21,860,540	13,417,159	553,193	584,691	27,083	45,202,725	43,319,285	597,437	34,028		43,950,760
Royal Guardians.....	71,609	125,054	7,060	92,531	343,078	2,766	13,749		659,727	682,456	15,201	8,866	2,268	708,891
Woodmen of the World.....	22,000	248,555			791,247		42,740	50,000	1,151,542	1,146,975	31,219	28,248	1,000	1,207,442
Totals.....	1,547,378	7,923,510	4,043,293	22,638,544	21,636,359	555,949	799,144	78,386	69,122,563	57,137,707	835,500	213,162	1,450,579	59,636,948

CANADIAN FRATERNAL BENEFIT SOCIETIES—LIABILITIES AS AT DECEMBER 31, 1921

Societies	Liability under Contracts in force for Payments not due (Reserve)		Liability for Payments due under Contracts (Unsettled claims)		Miscellaneous Liability under contracts	Special Reserve Funds	Borrowed Money	All Other Liabilities	Total Liabilities	Basis of Mortuary Reserve
	Mortuary	Sickness & Funeral	Other Funds	Mortuary	Sickness & Funeral	Other Funds				
Alliance Nationale.....	\$ 4,567,849	\$ 570,411	\$ 822	\$ 26,452	\$ 7,943	.....	.....	776	\$ 5,187,204	N.F.C. 4%; Am.Ex. 4%
Ancient Order of Foresters.....	649,352	* 598,168 †	22,888	1,000	.....	.....	40,000	.....	1,316,017	O.C. (5) 3 3/4%
Artisans Canadiens Français.....	4,869,620	567,069	22,096	40,035	7,341	150	.....	8,911	5,526,462	N.F.C. 4%
Catholic Mutual Benefit Association.....	818,383	*5,000	.....	23,315	.....	.....	.....	.....	889,424	N.F.C. 4%
Commercial Travellers Mutual Benefit Society.....	200,929	.....	.....	4,000	.....	.....	.....	.....	909,406	Canada Life (5) 4 1/2%
Independent Order of Foresters.....	42,128,649	.....	.....	138,426	10,715	177	600,000	7,643	43,178,284	Foresters Exp. 4%
Royal Guardians.....	456,910	3,423	.....	9,000	79	.....	.....	822	513,305	N.F.C. 4%; Om (5) 3 3/4%
Woodmen of the World.....	985,948	57,078	.....	23,500	.....	.....	.....	760	1,067,286	N.F.C. 4%
Totals.....	54,707,642	1,801,169	45,806	265,928	26,078	150	640,000	18,912	57,883,678	.....

*An actuarial valuation of the sickness fund was made for the first time as at December 31, 1921.

†Net fund. ‡Also known as "Hunter's Table". **Estimated.

FOREIGN FRATERNAL BENEFIT SOCIETIES—ASSETS IN CANADA (ALL FUNDS) AS AT DECEMBER 31, 1921

Societies	Real Estate	Loans on Real Estate	Loans on Collaterals	Policy Loans and Liens	Bonds and Debentures	Stocks	Cash	Other Ledger Assets	Interest and Rents due and accrued	Out-standing and deferred Premiums and Contributions	Other Non-Ledger Assets	Total Assets
Association Canado-Américaine.....	\$	\$	\$	\$	\$ 14,930	\$	\$ 6,833	\$	\$ 296	\$ 6,469	\$	\$ 28,548
Catholic Order of Foresters.....	10,285	.....	9,803	.....	42	8,819	.....	19,176
Jewish National Workers Alliance.....	340	10,000	.....	67,685	.....	498	1,944	.....	19,803
Knights of Columbus.....	9,767	.....	13,728	.....	187	.....	.....	80,234
Knights of Pythias.....	12,000	.....	.....	.....	.....	.....	.....	35,915
Ladies' Catholic Benevolent Association.....	11,000	.....	33,093	.....	58	20,500	.....	11,058
Macabees.....	156,435	183,510	.....	77,028	.....	3,680	20,500	.....	402,218
Royal Arcanum.....	28,551	9,900	.....	8,584	.....	92	14,998	.....	130,569
Western Mutual Life Association.....	86,510	.....	.....	.....	193	.....	.....	86,510
Woman's Benefit Association of the Macabees.....	10,605	.....	11,324	.....	236	3,289	.....	19,382
Workmen's Circle.....	9,898	.....	.....	.....	.....	.....	.....	24,747
Totals.....	185,326	368,425	.....	233,078	.....	5,282	56,049	.....	\$48,160

FOREIGN FRATERNAL BENEFIT SOCIETIES—LIABILITIES IN CANADA AS AT DECEMBER 31, 1921

Societies	Liability under Contracts in force for (Reserve)		Liability for Payments due under Contracts (Unsettled claims)		Miscellaneous Liability under contracts	All other Liabilities	Total Liabilities
	Mortuary	Sickness & Funeral	Mortuary	Sickness & Funeral			
	\$	\$	\$	\$	\$	\$	\$
Association Canado-Américaine.....	165,949	43,638	1,107	.....	1,382	.....	212,083
Catholic Order of Foresters.....	6,597,461	.....	70,443	.....	.....	7	6,667,904
Jewish National Workers' Alliance.....	6,255	2,368	.....	120	.....	.....	8,743
Knights of Columbus.....	258,182	.....	6,000	.....	.....	.....	264,182
Knights of Pythias.....	114,295	.....	.....	.....	.....	.....	114,295
Ladies' Catholic Benevolent Association.....	*2,010,000	.....	.....	2,488	33,614	1,180	2,010,000
Maccabees.....	1,797,770	.....	1,950	.....	.....	.....	1,837,002
Royal Arcanum.....	418,787	.....	32,762	.....	639	.....	451,549
Western Mutual Life Association.....	90,763	.....	11,000	.....	.....	.....	102,402
Woman's Benefit Association of the Maccabees.....	169,156	.....	2,500	.....	489	610	172,755
Workmen's Circle.....	11,302	86,814	900	.....	.....	.....	99,016
Totals.....	11,639,920	132,820	126,662	2,608	36,124	1,797	11,939,931

* Estimated.

ABSTRACT OF STATEMENTS

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CANADIAN FRATERNAL BENEFIT SOCIETIES—INCOME, 1921

Societies	Premiums			Received for Expense Purposes	Interest Dividends and Rents	Gross Profit on Sale or Maturity of Ledger Assets	All other Income	Total Income
	Mortuary	Sickness and Funeral	All Other					
	\$	\$	\$	\$	\$	\$	\$	\$
Alliance Nationale.....	438,742	126,307	1,644	202,540	260,123	.....	5	1,029,361
Ancient Order of Foresters.....	94,753	21,739	.....	(a) 19,632	37,396	2,569	7,343	183,432
Artisans Canadiens Français.....	669,921	168,927	11,433	201,833	273,834	972	24,216	1,351,136
Catholic Mutual Benefit Association.....	222,976	6,274	.....	18,627	41,046	.....	8,579	297,502
Commercial Travellers Mutual Benefit Society.....	46,202	.....	.....	4,392	12,125	.....	.....	62,719
Independent Order of Foresters.....	3,085,571	293,696	.....	(b) 5,794	1,933,450	7,209	4,125	5,324,051
Royal Guardians.....	107,103	2,337	.....	5,794	32,765	1,300	10	149,309
Woodman of the World.....	138,599	6,987	.....	11,992	68,547	.....	.....	226,125
Totals.....	4,803,867	626,267	13,077	464,810	2,659,286	12,050	44,278	8,623,635

(a) Provision for mortuary expenses is included in mortuary premiums.

(b) Included in premiums.

CANADIAN FRATERNAL BENEFIT SOCIETIES—DISBURSEMENTS, 1921

Societies	Benefits paid to or in respect of Members				Expenses	Gross Loss on Sale of Securities	All Other Disbursements	Total Disbursements
	Mortuary Fund	Sickness and Funeral	All Other Funds	Total				
	\$	\$	\$	\$	\$	\$	\$	\$
Alliance Nationale.....	263,807	131,483	329	395,619	187,808	.....	863	584,290
Ancient Order of Foresters.....	41,521	23,889	.....	65,410	53,710	.....	.....	119,120
Artisans Canadiens Français.....	345,683	140,816	1,606	488,105	194,810	2,510	.....	685,425
Catholic Mutual Benefit Association.....	186,805	3,384	.....	190,189	33,116	.....	309	223,614
Commercial Travellers Mutual Benefit Society.....	32,800	.....	.....	32,800	5,693	2,267	.....	40,760
Independent Order of Foresters.....	3,434,770	247,492	.....	3,682,262	745,771	1,262,275	(a) 101,763	5,792,071
Royal Guardians.....	68,496	1,309	.....	69,805	34,578	.....	.....	104,383
Woodmen of the World.....	113,104	4,761	.....	117,865	37,668	1,801	.....	157,334
Totals.....	4,486,986	553,134	1,935	5,042,055	1,293,154	1,268,853	102,935	7,706,997

(a) Orphans' Home and Sanatoria maintenance.

FOREIGN FRATERNAL BENEFIT SOCIETIES—INCOME IN CANADA, 1921

Societies	Premiums			Received for Expense Purposes	Interest Dividends and Rents	Gross Profit on Sale or Maturity of Ledger Assets	All other Income	Total Income
	Mortuary	Sickness and Funeral	All Other					
	\$	\$	\$	\$	\$	\$	\$	\$
Association Canado-Américaine....	53,442	12,254	.....	11,981	237	.....	.....	77,914
Catholic Order of Foresters.....	437,524	.....	.....	29,697	.....	.....	.....	467,221
Jewish National Workers' Alliance.....	3,067	2,351	.....	4,469	.....	.....	.....	9,887
Knights of Columbus.....	85,751	.....	.....	(a) 59,253	1,180	.....	.....	146,184
Knights of Pythias.....	14,907	.....	.....	2,478	20,506	.....	.....	37,891
Ladies' Catholic Benevolent Association.....	1,635	.....	.....	6,901	.....	.....	.....	8,536
Maccabees.....	204,645	18,450	.....	83,194	1,264	.....	.....	307,553
Royal Arcanum.....	170,862	.....	.....	7,894	550	.....	.....	179,306
Western Mutual Life Association.....	80,065	.....	.....	14,129	4,960	.....	.....	99,154
Woman's Benefit Association of the Maccabees.....	22,707	814	1,860	13,380	5,640	.....	.....	44,401
Workmen's Circle.....	5,432	5,261	.....	4,341	.....	.....	.....	15,034
Totals.....	1,080,037	39,130	1,860	237,717	34,337	.....	.....	1,393,081

(a) Includes receipts from insurance and non-insurance members.

FOREIGN FRATERNAL BENEFIT SOCIETIES—DISBURSEMENTS IN CANADA, 1921

Societies	Benefits paid to or in respect of Members				Expenses	Gross Loss on Sale of Securities	All Other Disbursements	Total Disbursements
	Mortuary Fund	Sickness and Funeral	All Other Funds	Total				
	\$	\$	\$	\$	\$	\$	\$	\$
Association Canado-Américaine.....	23,573	12,470		36,043	3,389			39,432
Catholic Order of Foresters.....	384,984			384,984	11,735			396,719
Jewish National Workers' Alliance.....	40	2,469		2,509	1,783			4,292
Knights of Columbus.....	30,000			30,000	28,536			58,536
Knights of Pythias.....	11,000			11,000	1,847			12,847
Ladies' Catholic Benevolent Association.....	4,000			4,000	1,035			5,035
Maccabees.....	195,875	18,885		214,760	63,401			278,161
Royal Arcanum.....	138,794			138,794	1,033			139,827
Western Mutual Life Association.....	55,483			55,483	3,952			59,435
Woman's Benefit Association of the Maccabees.....	19,164	942	6,988	27,094	10,032			37,126
Workmen's Circle.....	400	4,050		4,450	365			4,815
Totals.....	863,313	38,816	6,988	909,117	127,111			1,036,228

CANADIAN FRATERNAL BENEFIT SOCIETIES—AMOUNTS OF LIFE INSURANCE (MORTUARY FUND) TERMINATED DURING 1921

Societies	Death	Maturity and Expiry	Disability	Old Age Annuity granted	Surrender	Lapse and Decrease	Not Taken	Total
	\$	\$	\$	\$	\$	\$	\$	\$
Alliance Nationale.....	205,278		4,750	55,700		2,045,832		2,311,560
	(b) 6,200		750	200		292,600		299,750
	(c) 211,478		5,500	55,900		2,338,432		2,611,310
Ancient Order of Foresters.....	28,814	4,217			25,160	83,850	15,800	157,881
	(b) 269,895		9,300			1,413,963		1,693,158
Artisans Canadiens.....	59,543					467,294		526,837
	(c) 329,438		9,300			1,881,257		2,219,995
Catholic Mutual Benefit Association.....	182,269					341,625		523,894
Commercial Travellers' Mutual Benefit Society.....	33,000					139,000		172,000
Independent Order of Foresters.....	(a) 761,807	20,953	46,058	532,871		5,902,301		7,263,990
	(b) 1,301,601	23,607	63,013	546,854		12,294,194		14,229,269
	(c) 2,063,408	44,560	109,071	1,079,725		18,196,495		21,493,259
Royal Guardians.....	57,165				28,000	280,796	11,132	377,093
Woodmen.....	107,293					448,492		555,785
Totals.....	(a) 1,645,521	25,170	60,108	588,571	53,160	10,655,899	26,932	13,055,361
	(b) 1,367,344	23,607	63,763	547,054		13,054,088		15,055,856
	(c) 3,012,865	48,777	123,871	1,135,625	53,160	23,709,987	26,932	28,111,217

(a) In Canada. (b) Out of Canada. (c) Total business.

FOREIGN FRATERNAL BENEFIT SOCIETIES—AMOUNTS OF LIFE INSURANCE IN CANADA (MORTUARY FUND) TERMINATED DURING 1921

Societies	Death	Maturity and Expiry	Disability	Old Age Annuity granted	Surrender	Lapse and Decrease	Not Taken	Total
	\$	\$	\$	\$	\$	\$	\$	\$
Association Canado-Américaine.....	22,682					390,051		412,733
Catholic Order of Foresters.....	381,000					924,000		1,305,000
Jewish National Workers' Alliance.....						42,050		42,050
Knights of Columbus.....	63,850					389,650		453,500
Knights of Pythias.....	8,000	11,000				16,710		35,710
Ladies' Catholic Benevolent Association.....	4,000					13,250		17,250
Maccabees.....	155,899		36,500			1,196,035		1,388,434
Royal Arcanum.....	148,361		2,000	1,229		283,596		435,186
Western Mutual Life Association.....	52,000					502,000		554,000
Woman's Benefit Association of the Maccabees.....	21,250					236,895		258,145
Workmen's Circle.....	1,100					132,100		133,200
Totals.....	888,142	11,000	38,500	1,229		4,126,337		5,035,208

LIFE INSURANCE IN CANADA, 1921.

(Including business of Provincial Licensees.)

Business transacted by	New Policies Issued (gross)	Net Insurance in force Dec. 31, 1921	Net Premiums received	Net Claims paid
Dominion licensees—	\$	\$	\$	\$
(a) Life companies.....	577,208,543	2,934,844,248	99,017,168	24,256,947
(b) Fraternal.....	16,238,692	203,211,447	3,731,135	3,260,994
Totals.....	593,447,235	3,138,055,695	102,748,303	27,517,941
Provincial licensees—				
(a) Provincial companies within province by which they are incorporated—				
(i) Life companies.....	4,839,081	13,827,027	921,916	69,035
(ii) Fraternal.....	4,092,065	113,989,332	2,363,982	1,974,145
(b) Provincial companies in provinces other than those by which they are incorporated—				
(i) Life companies.....	2,026,353	5,093,713	123,284	19,600
(ii) Fraternal.....	4,672,100	69,953,506	962,119	625,302
Totals.....	15,629,599	202,863,578	4,371,301	2,688,082
Grand Totals.....	609,076,834	3,340,919,273	107,119,604	30,206,023

RATES OF DIVIDENDS TO POLICYHOLDERS
DECLARED DURING THE YEAR OR AT LAST PREVIOUS ALLOTMENT BY
LIFE INSURANCE COMPANIES.

AETNA LIFE INSURANCE COMPANY (Canadian Business)

Annual Dividends—Cash Dividends per \$1,000 of Insurance declared during the year 1921

Year of Issue

Kind of Policy

Kind of Policy	1918			1915			1912			1909			1906		
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.
		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
Endowment at 85.	23	20 88	3 28	23	20 88	3 38	25	21 75	3 69	28	23 25	4 24	35	27 92	6 25
	35	27 95	4 10	35	27 95	4 44	36	28 78	4 96	34	27 17	5 07	35	27 92	6 25
	47	41 88	5 49	45	38 86	6 02	46	40 33	7 15	44	37 47	7 41	44	37 47	7 41
	54	56 37	7 13	54	56 37	8 33	54	56 37	9 52	51	49 25	9 61	51	49 25	9 61
Endowment at 85 by 20 premiums.	25	31 53	3 95	25	31 53	4 45	25	31 53	5 06	25	31 53	5 79	24	29 96	6 72
	35	37 33	4 59	35	37 33	5 27	35	37 33	6 07	34	36 65	6 84	35	36 96	8 46
	45	46 87	5 57	45	46 87	6 69	45	46 87	7 91	44	45 67	8 83	45	46 82	10 78
	52	57 66	6 85	52	57 66	8 09	54	61 84	10 17	50	54 04	10 40	50	54 04	10 40
Endowment at 85 by 15 premiums.	27	38 75	4 39	27	38 75	5 17	35	44 51	7 06	32	42 16	7 85	32	42 16	7 85
	43	43	5 29	43	43	6 02	43	52 49	8 53	40	49 19	9 31	40	49 19	9 31
	49	49	6 02	49	49	6 85	49	60 63	9 72	49	60 63	11 51	49	60 63	11 51
Endowment at 85 by 10 premiums.	49	80 09	12 42	49	80 09	12 42	49	80 09	12 42	49	80 09	12 42	49	80 09	12 42
20 Year Endowment.	24	49 17	5 01	25	49 25	6 20	25	49 25	7 58	25	49 25	9 20	25	48 39	11 36
	35	50 49	5 34	35	50 49	6 51	35	50 49	7 87	35	50 49	9 45	34	49 67	11 59
	45	54 52	5 90	45	54 52	7 30	45	54 52	8 84	44	53 59	10 24	45	53 77	12 34
	55	66 65	7 62	52	61 62	8 41	56	68 68	10 93	54	64 82	11 95	54	64 82	11 95
15 Year Endowment.	31	67 25	6 25	22	66 53	7 89	24	66 66	10 06	25	66 73	12 57	26	66 10	15 80
	35	67 80	6 42	34	67 64	8 18	35	67 80	10 31	35	67 80	12 74	34	67 01	15 89
	45	70 60	6 81	42	69 41	8 60	48	72 25	11 16	45	70 60	13 21	47	71 21	16 21
	55	79 66	8 14	49	72 94	11 25	52	75 08	13 77	52	75 08	13 77	57	81 18	16 59
10 Year Endowment.	20	103 28	8 54	33	104 12	11 92	29	103 74	15 49	29	103 74	15 49	29	103 74	15 49
	35	104 35	12 00	43	105 87	12 29	43	105 87	15 78	43	105 87	15 78	43	105 87	15 78
	55	113 97	10 48	55	113 97	13 47	63	129 15	18 03	63	129 15	18 03	63	129 15	18 03

ABSTRACT OF STATEMENTS

207

Quinquennial Dividends—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1921.
 (a) Cash dividends declared in 1921.
 (b) Total cash dividends declared, including (a).

Five Year Dividend Periods

Kind of Policy

	Third Period				Fourth Period			
	Age at Issue	Prem.	(a) 1921 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1921 Div'd.	(b) Total Div'd.
		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
Endowment at 85.....	25	21 64	25 25	25 25	24	21 17	28 04	28 04
	37	29 63	35 60	35 60				
	42	34 81	42 48	42 48	41	33 65	48 16	48 16
Endowment at 85 by 20 premiums.....	25	30 48	34 03	34 92	25	30 48	43 99	43 99
	35	36 06	43 11	43 11	35	36 06	54 29	54 29
	45	46 82	55 76	55 76	45	46 82	68 08	68 08
	53	59 28	67 68	67 68	46	48 06	69 61	69 61
Endowment at 85 by 15 premiums.....	27	37 52	42 63	42 63	52	Pd. up	52 34	52 34
Endowment at 85 by 10 premiums.....	26	Pd. up	29 44	29 44				
20 Year Endowment.....	25	48 39	56 00	56 00	25	48 39	75 07	75 07
	35	49 89	57 86	57 86	35	49 89	76 38	76 38
	45	53 77	62 68	62 68	45	53 77	79 26	79 26
	52	59 96	67 65	67 65	50	57 72	81 41	81 41
15 Year Endowment.....	24	65 96	75 91	75 91				
	34	67 01	76 97	76 97				
	45	70 18	79 70	79 70				
	54	77 02	82 71	82 71				

DEPARTMENT OF INSURANCE

THE SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE DOMINION OF CANADA

Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1921.																			
(a) Cash dividends declared in 1921. (b) Total cash dividends declared, including (a).																			
Five Year Dividend Periods																			
Age at Issue	Kind of Policy	First Period				Second Period				Third Period				Fourth Period					
		Prem.	(a) 1921 Div'd.	cts.	\$	Prem.	(a) 1921 Div'd.	cts.	\$	Prem.	(a) 1921 Div'd.	cts.	\$	Prem.	(a) 1921 Div'd.	cts.	\$	(b) Total Div'd.	(b) Total Div'd.
25	All life.	16 00	4 00	16 00	5 00	9 00	16 00	7 00	16 00	16 00	9 00	25 00	16 00	9 00	25 00	16 00	9 00	25 00	16 00
35		22 75	9 00	22 75	12 00	21 00	22 75	15 00	38 00	22 75	18 00	54 00	22 75	18 00	54 00	22 75	18 00	54 00	22 75
45		32 40	16 00	32 40	22 00	38 00	32 40	30 00	88 00	32 40	30 00	88 00	32 40	30 00	88 00	32 40	30 00	88 00	32 40
55		50 88	26 00	50 88	33 00	59 00	50 88	33 00	59 00	50 88	33 00	59 00	50 88	33 00	59 00	50 88	33 00	59 00	50 88
25	20 Pay Life.	25 10	8 00	25 10	11 00	19 00	25 10	15 00	34 00	25 10	17 00	51 00	25 10	17 00	51 00	25 10	17 00	51 00	25 10
35		31 95	12 00	31 95	16 00	28 00	31 95	20 00	48 00	31 95	24 00	72 00	31 95	24 00	72 00	31 95	24 00	72 00	31 95
45		41 80	22 00	41 80	28 00	50 00	41 80	28 00	50 00	41 80	28 00	50 00	41 80	28 00	50 00	41 80	28 00	50 00	41 80
55		57 52	34 00	57 52	34 00	50 00	57 52	34 00	50 00	57 52	34 00	50 00	57 52	34 00	50 00	57 52	34 00	50 00	57 52
25	15 Pay Life.	30 75	6 00	30 75	9 00	15 00	30 75	14 00	29 00	30 75	17 00	51 00	30 75	17 00	51 00	30 75	17 00	51 00	30 75
35		38 80	14 00	38 80	19 00	33 00	38 80	23 00	56 00	38 80	24 00	72 00	38 80	24 00	72 00	38 80	24 00	72 00	38 80
25	10 Pay Life.	42 00	8 00	42 00	13 00	21 00	42 00	13 00	21 00	42 00	13 00	21 00	42 00	13 00	21 00	42 00	13 00	21 00	42 00
35		52 50	17 00	52 50	23 00	40 00	52 50	23 00	40 00	52 50	23 00	40 00	52 50	23 00	40 00	52 50	23 00	40 00	52 50
45		66 75	27 00	66 75	33 00	60 00	66 75	33 00	60 00	66 75	33 00	60 00	66 75	33 00	60 00	66 75	33 00	60 00	66 75
25	20 Year Endowment.	44 51	13 00	44 51	18 00	31 00	44 51	24 00	55 00	44 51	24 00	55 00	44 51	24 00	55 00	44 51	24 00	55 00	44 51
35		46 52	17 00	46 52	21 00	38 00	46 52	27 00	65 00	46 52	27 00	65 00	46 52	27 00	65 00	46 52	27 00	65 00	46 52
45		50 92	22 00	50 92	26 00	48 00	50 92	32 00	80 00	50 92	32 00	80 00	50 92	32 00	80 00	50 92	32 00	80 00	50 92
25	15 Year Endowment.	62 26	18 00	62 26	22 00	40 00	62 26	26 00	66 00	62 26	26 00	66 00	62 26	26 00	66 00	62 26	26 00	66 00	62 26
35		63 98	21 00	63 98	21 00	38 00	63 98	21 00	38 00	63 98	21 00	38 00	63 98	21 00	38 00	63 98	21 00	38 00	63 98
45		67 37	27 00	67 37	31 00	58 00	67 37	31 00	58 00	67 37	31 00	58 00	67 37	31 00	58 00	67 37	31 00	58 00	67 37
55		76 19	37 00	76 19	37 00	58 00	76 19	37 00	58 00	76 19	37 00	58 00	76 19	37 00	58 00	76 19	37 00	58 00	76 19
25	10 Year Endowment.	98 75	30 00	98 75	34 00	64 00	98 75	34 00	64 00	98 75	34 00	64 00	98 75	34 00	64 00	98 75	34 00	64 00	98 75
35		100 19	33 00	100 19	37 00	70 00	100 19	37 00	70 00	100 19	37 00	70 00	100 19	37 00	70 00	100 19	37 00	70 00	100 19
45		102 84	37 00	102 84	41 00	78 00	102 84	41 00	78 00	102 84	41 00	78 00	102 84	41 00	78 00	102 84	41 00	78 00	102 84
55		109 53	41 00	109 53	41 00	78 00	109 53	41 00	78 00	109 53	41 00	78 00	109 53	41 00	78 00	109 53	41 00	78 00	109 53

THE CANADA LIFE ASSURANCE COMPANY

Kind of Policy	Annual Dividends.— Cash Dividends per \$1,000 of Insurance declared during the year 1921.										Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1921 continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
	Year of Issue					10 Years					15 Years					20 Years																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
	Age at Issue	Prem.	Div'd.	Age at Issue	Div'd.	Prem.	Age at Issue	Prem.	Div'd.	(b) Cash Value	Age at Issue	Prem.	Div'd.	(b) Cash Value	Age at Issue	Prem.	Div'd.	(b) Cash Value																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
All Life.....	25	\$ cts. 21 25	3 92	25	\$ cts. 21 25	4 49	24	\$ cts. 20 95	97 47	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ 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96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25	\$ cts. 21 30	186 96	25</

THE CANADA LIFE ASSURANCE COMPANY—Concluded.

Kind of Policy		Five Year Dividend Periods											
		First Period			Second Period			Third Period			Fourth Period		
		Age at Issue	Prem.	(a) Div'd.	Age at Issue	Prem.	(a) Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) Div'd.	(b) Total Div'd.	Age at Issue
			\$ cts.			\$ cts.		\$ cts.		\$ cts.		\$ cts.	
All Life		25	21 25	22 75	24	20 75	28 07	50 58	27	22 40	35 14	82 87	25
		35	27 90	27 77	35	27 95	35 54	63 52	36	28 80	43 38	101 28	35
		45	38 90	38 94	45	38 85	47 03	83 76	46	40 30	57 94	133 16	45
		55	57 95	54 84	55	58 10	69 80	125 34	54	55 55	77 77	175 55	54
20 Pay Life		25	30 55	25 53	25	30 00	32 54	55 55	25	30 00	42 35	92 06	25
		35	37 25	30 74	35	36 95	40 91	70 25	35	36 95	52 73	114 72	35
		45	47 20	39 49	45	46 95	52 33	90 72	47	49 65	69 79	152 70	46
		55	63 60	56 39	55	63 65	73 60	130 24	55	63 65	89 01	195 24	52
15 Pay Life		25	36 70	28 25	24	35 10	35 21	58 65					
		35	44 40	33 61	34	42 90	44 49	74 70	33	44 00	69 13	150 04	
		45	55 40	43 08	47	57 85	62 44	106 61					
		56	74 30	63 17									
10 Pay Life		25	49 20	33 23									
		35	59 25	39 61	35	58 20	55 77	90 64					
		45	72 95	50 44	46	76 90	89 30	151 63					
		56	94 35	71 98	55	92 20	101 20	171 53					
20 Year Endowment		25	48 90	34 66	25	49 95	56 98	96 37	26	50 10	75 99	162 91	26
		35	50 95	37 43	35	52 05	60 12	102 53	35	52 05	78 90	169 09	35
		45	55 80	43 65	45	56 70	65 72	113 44	45	56 70	84 25	182 30	45
		55	67 45	57 90	55	68 45	81 39	143 81	54	66 75	97 17	215 10	50
15 Year Endowment		24	66 80	43 55	25	68 30	75 27	125 34	24	68 15	102 60	211 98	
		33	68 60	46 55	35	70 05	78 41	131 50	35	70 05	106 10	219 11	
		43	72 50	52 27	45	73 65	82 92	140 44	43	72 60	109 20	226 12	
		55	81 95	65 89	54	81 50	93 59	161 41					
10 Year Endowment		25	103 75	61 81	25	105 85	112 10	183 41					
		36	105 35	65 12	33	106 95	114 90	188 75					
		45	108 25	70 43	44	109 60	119 10	196 87					
		56	116 90	85 56	54	115 90	129 25	216 67					

Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1921.

(a) Cash dividends declared in 1921.

(b) Total cash dividends declared, including (a).

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED (Canadian Business)

Quinquennial Dividends per \$1,000 of Insurance declared at last previous allotment (1912)

Kind of Policy	First Period			Second Period			Third Period			Fourth Period			Fifth Period		
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.
		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
All Life.....				26	21 78	*29 90							30	24 06	*32 35
				48	39 38	*54 25				36	27 87	*37 55			
	53½	49 63	66 95	52	46 40	*62 50	47	38 30	51 55				41	32 12	62 05
							50	42 67	57 55						
20 Pay Life.....	26	31 96	29 40												
	30	34 48	32 45												
15 Year Endowment.....				18	66 80	*89 75									
20 Year Endowment.....				29	50 46	*69 05									
	34½	51 51	69 55	33	51 19	*70 30									

* In these cases the cash dividend would have been higher had not the whole or part of the previous bonuses declared been surrendered for cash.

CONFEDERATION LIFE ASSOCIATION

Kind of Policy	Year of Issue										Dividend Period																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
	1918					1915					1912					10 Years					15 Years					20 Years																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Cash Value	Age at Issue	Prem.	Div'd.	Cash Value	Age at Issue	Prem.	Div'd.	Cash Value	Age at Issue	Prem.	Div'd.	Cash Value																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
																										\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
Annual Dividends—Cash Dividend per \$1,000 of Insurance declared during the year 1921.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					

Deferred Dividends—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1921, continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.

Annual Dividends—Cash Dividend per \$1,000 of Insurance declared during the year 1921.

CONFEDERATION LIFE ASSOCIATION—Concluded.

ABSTRACT OF STATEMENTS

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Quinquennial Dividends—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1921. (a) Cash dividends declared in 1921.
(b) Total cash dividends declared, including (a).

Five Year Dividend Periods

Kind of Policy

	First Period			Second Period			Third Period			Fourth Period			Fifth Period		
	Age at Issue	1921 Div'd.		Age at Issue	1921 Div'd.		Age at Issue	1921 Div'd.		Age at Issue	1921 Div'd.		Age at Issue	1921 Div'd.	
		Prem.	\$ cts.		Prem.	\$ cts.		Prem.	\$ cts.		Prem.	\$ cts.		Prem.	\$ cts.
All Life.....	26	21 85	10 25	26	21 85	20 15	26	21 30	25 50	27	22 40	32 85	27	20 60	30 25
	35	27 95	12 05	37	29 70	25 35	35	27 92	32 05	36	28 30	40 35	36	27 00	38 30
	45	38 85	14 20	45	38 85	30 50	45	37 95	41 00	45	38 85	50 55	47	40 20	53 35
	57	63 35	19 85	59	69 80	47 00	59	61 35	91 35	59	61 35	113 25	51	47 40	57 95
20 Pay Life.....	25	30 00	8 75	25	30 00	22 10	25	30 70	29 70	25	30 00	33 20	25	Pd-up	33 00
	35	36 85	10 95	35	36 85	27 30	35	37 75	41 40	35	36 15	54 10	34	"	39 70
	45	46 95	13 60	44	45 70	32 90	43	44 55	47 35	43	44 55	63 80	43	"	47 10
	55	55 05	16 40	54	54 80	40 30	50	51 10	54 80	50	51 10	81 95	43	"	81 95
5 Pay Life.....	32	41 15	10 00	32	41 15	25 35	25	35 75	38 70	25	35 75	45 70	25	"	33 00
	43	52 35	12 90	43	52 35	38 70	43	38 70	89 00	43	38 70	103 64	43	"	39 70
	54	89 80	18 90	54	89 80	40 30	54	40 30	120 81	54	40 30	145 37	54	"	106 77
	65	120 81	25 35	65	120 81	40 30	65	40 30	145 37	65	40 30	170 81	65	"	120 81
20 Year Endowment.....	25	48 50	12 00	27	48 85	35 20	27	48 85	62 15	27	48 85	81 95	27	"	33 00
	35	50 55	13 00	35	50 55	36 40	35	50 55	64 55	35	50 55	81 95	35	"	33 00
	45	55 05	14 00	40	55 80	38 35	40	55 80	68 55	40	55 80	81 95	40	"	33 00
	55	66 40	16 45	55	66 40	40 30	55	66 40	104 35	55	66 40	120 81	55	"	104 35
15 Year Endowment.....	28	67 05	15 15	29	67 25	47 75	29	67 25	83 05	29	67 25	103 64	29	"	33 00
	35	68 35	15 70	32	67 75	48 30	32	67 75	84 00	32	67 75	103 64	32	"	33 00
	45	73 85	16 40	43	70 85	50 90	43	70 85	93 51	43	70 85	103 64	43	"	33 00
	56	82 35	17 55	52	77 20	50 90	56	82 35	103 64	56	82 35	120 81	56	"	103 64
10 Year Endowment.....	47	109 05	22 60	40	106 35	74 05	40	106 35	128 50	40	106 35	145 37	40	"	106 35
	55	114 95	23 35	55	114 95	74 05	55	114 95	128 50	55	114 95	145 37	55	"	106 35

THE CONTINENTAL LIFE INSURANCE COMPANY

Kind of Policy	Five Year Dividend Period										Dividend Period									
	First Period					Second Period					10 Years					15 Years				
	Age at Issue	Prem.	(a) Div'd.	Age at Issue	(a) Prem.	(a) 1921 Div'd.	(b) Total Div'd.	(b) Cash Value	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value
		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
All life.....	27	22 40	7 04	20	23 80	6 67	22 53													
	35	27 05	8 54	35	27 95	8 19	28 44													
	45	33 85	10 73	43	36 10	10 80	32 22													
	57	63 55	15 00																	
20 Pay Life.....	25	30 00	8 80	25	30 00	9 81	95 21													
	35	36 05	11 57	35	36 05	12 85	34 75													
	45	46 05	14 15	43	44 55	15 81	49 24													
	50	54 10	17 09	53	59 45	22 87	60 87													
15 Pay Life.....	34	42 90	13 37						25	34 25	42 35	464 35								
	54	70 00	24 61	47	57 55	29 25	61 45		41	48 45	68 76	655 76								
10 Pay Life.....	22	45 05	14 74																	
20 Year Endowment.....	25	48 50	12 83	28	49 00	14 34	38 18													
	35	50 55	14 49	35	50 55	15 11	41 51													
	46	55 80	16 60	44	54 40	16 56	47 94													
	55	66 40	21 26																	
15 Year Endowment.....	25	66 60	13 88	26	66 75	22 10	47 80													
	34	68 10	15 73																	
	44	71 30	16 36	40	69 65	23 74	53 59													
	50	75 30	19 54																	
10 Year Endowment.....	25	103 95	19 73																	
	31	104 75	20 91						37	105 75	82 40									
	55	114 95	28 10																	

Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1921 continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.

THE CROWN LIFE INSURANCE COMPANY

Quinquennial Dividends—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend Period during 1921.
 (a) Cash dividends declared in 1921.
 (b) Total cash dividends declared, including (a).

Kind of Policy	Five Year Dividend Period											
	First Period				Second Period				Fourth Period			
	Age at Issue	Prem.	(a) 1921 Div'd.	Age at Issue	Prem.	(a) 1921 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1921 Div'd.	(b) Total Div'd.	
												\$ cts.
All Life	28	23 00	15 45									
	35	27 95	17 60									
	45	38 85	22 55	45	38 35	22 80	45 50					
				50	46 55	27 00	53 40	57	64 05	54 50	240 50	
20 Pay Life	25	30 00	14 75	26	30 10	14 65	33 65					
	35	36 95	18 35	35	36 45	18 25	40 15					
	45	46 95	23 65									
	55	63 65	32 80									
15 Pay Life	49	60 90	35 60									
20 Year Endowment	25	48 50	23 15									
	35	50 55	24 10	34	49 80	24 40	49 90					
	45	55 05	26 20	43	53 25	26 08	52 98	42	51 90	36 85	162 85	
	53	63 20	29 95									
15 Year Endowment	27	66 90	38 10									
	34	68 10	38 85									
	45	71 85	40 95									
	52	77 20	44 15									
10 Year Endowment	26	104 05	71 30									
	38	105 95	72 65									

THE DOMINION LIFE ASSURANCE COMPANY

Kind of Policy	Annual Dividends—Cash Dividends per \$1,000 of Insurance declared during the year 1921										Quinquennial Dividends—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1921. (a) Cash dividends declared in 1921. (b) Total cash dividends declared, including (a)										Deferred Dividends—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1921, continued in force or matured (b) Total cash value of policy if surrendered, including dividend.									
	Year of Issue										Five Year Dividend Periods										Dividend Periods									
	1918					1915					First Period					Second Period					15 Years					20 Years				
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	(a) 1921 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1921 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value				
All Life.....	41	33 70	3 61	35	27 95	3 91	25	21 30	11 91	25	21 30	11 91	\$ cts.	\$ cts.	25	21 30	236 33	466 31	25	21 30	236 33	466 31	25	21 30	236 33	466 31				
	45	38 85	4 05	60	73 20	8 72	35	27 95	14 28	43	36 10	17 93	\$ cts.	\$ cts.	35	27 95	325 95	641 16	35	27 95	325 95	641 16	35	27 95	325 95	641 16				
							50	47 05	24 37	50	47 05	24 37	\$ cts.	\$ cts.	42	34 55	370 36	737 88	42	34 55	370 36	737 88	42	34 55	370 36	737 88				
20 Pay Life.....				27	31 25	4 65	25	30 00	14 77	25	30 00	14 77	\$ cts.	\$ cts.	52	51 00	616 29	1,112 84	52	51 00	616 29	1,112 84	52	51 00	616 29	1,112 84				
				35	36 95	17 50	35	36 95	17 50	35	36 95	17 50	\$ cts.	\$ cts.	25	30 00	311 19	780 03	25	30 00	311 19	780 03	25	30 00	311 19	780 03				
				42	43 40	6 18	45	46 95	21 61	45	46 95	21 61	\$ cts.	\$ cts.	35	36 95	350 19	955 85	35	36 95	350 19	955 85	35	36 95	350 19	955 85				
15 Pay Life.....							51	55 75	27 46				\$ cts.	\$ cts.	45	46 95	457 16	1,178 20	45	46 95	457 16	1,178 20	45	46 95	457 16	1,178 20				
				39	47 75	21 32	39	47 75	21 32				\$ cts.	\$ cts.																
				49	60 90	27 97	49	60 90	27 97	43	52 35	242 79	\$ cts.	\$ cts.	43	52 35	242 79	833 05	43	52 35	242 79	833 05	43	52 35	242 79	833 05				
10 Pay Life.....				27	49 50	22 29	27	49 50	22 29				\$ cts.	\$ cts.																
20 Year Endowment.....				25	48 50	17 66	25	48 50	17 66	25	48 50	17 66	\$ cts.	\$ cts.	24	48 35	446 25		24	48 35	446 25		24	48 35	446 25					
				35	50 55	18 14	35	50 55	18 14	35	50 55	18 14	\$ cts.	\$ cts.	34	50 30	455 92		34	50 30	455 92		34	50 30	455 92					
				45	55 05	19 92	45	55 05	19 92	41	52 70	476 74	\$ cts.	\$ cts.	41	52 70	476 74		41	52 70	476 74		41	52 70	476 74					
				52	61 85	24 02	52	61 85	24 02				\$ cts.	\$ cts.																
15 Year Endowment.....				54	79 55	10 82	49	74 50	25 92	26	66 75	319 20	\$ cts.	\$ cts.	30	67 40	324 69		26	66 75	319 20		30	67 40	324 69					

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES (Canadian Business)

ANNUAL DIVIDENDS.—Cash Dividends per \$1,000 of Insurance declared during the year 1921

Kind of Policy	Age at Issue	Year of Issue											
		1918		1915		1912		1909		1906			
		Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
All Life.....	25	21 49	2 72	21 49	3 41	21 49	4 13	21 49	4 88	21 49	5 08	21 49	5 08
	35	28 11	3 60	28 11	4 56	28 11	5 57	28 11	6 63	28 11	7 72	28 11	8 86
	45	39 55	5 11	39 55	6 50	39 55	7 94	39 55	9 41	39 55	10 86	39 55	12 32
	55	60 72	7 80	60 72	9 84	60 72	11 87	60 72	13 89	60 72	15 86	60 72	17 86
20 Pay Life.....	25	31 83	3 71	31 83	4 89	31 83	6 15	31 83	7 50	31 83	8 96	31 83	10 42
	35	38 34	4 58	38 34	6 03	38 34	7 58	38 34	9 23	38 34	11 00	38 34	12 76
	45	48 52	5 96	48 52	7 79	48 52	9 71	48 52	11 73	48 52	13 86	48 52	16 08
	55	66 69	8 37	66 69	10 71	66 69	13 09	66 69	15 54	66 69	18 08	66 69	20 68
15 Pay Life.....	25	38 35	4 33	38 35	5 82	38 35	7 41	38 35	9 14	38 35	11 01	38 35	12 94
	35	45 91	5 30	45 91	7 11	45 91	9 05	45 91	11 15	45 91	13 42	45 91	15 86
	45	57 16	6 79	57 16	9 03	57 16	11 42	57 16	13 97	57 16	16 72	57 16	19 66
	55	75 66	9 23	75 66	12 01	75 66	14 92	75 66	18 02	75 66	21 42	75 66	24 92
10 Pay Life.....	25	51 67	5 61	51 67	7 72	51 67	10 02	51 67	12 11	51 67	14 42	51 67	16 82
	35	61 53	6 79	61 53	9 34	61 53	12 11	61 53	15 06	61 53	18 02	61 53	21 42
	45	75 57	8 55	75 57	11 68	75 57	15 06	75 57	18 02	75 57	21 42	75 57	24 92
	55	96 66	11 25	96 66	15 08	96 66	19 23	96 66	23 42	96 66	27 82	96 66	32 42
20 Year Endowment.....	25	49 33	4 35	49 33	6 40	49 33	8 62	49 33	11 04	49 33	13 87	49 33	16 82
	35	51 91	5 39	51 91	7 50	51 91	9 79	51 91	12 26	51 91	15 51	51 91	18 82
	45	57 34	6 82	57 34	9 07	57 34	11 46	57 34	14 03	57 34	17 48	57 34	20 68
	55	70 81	9 03	70 81	11 56	70 81	14 17	70 81	16 90	70 81	19 50	70 81	23 08
15 Year Endowment.....	25	66 87	5 38	66 87	8 29	66 87	11 46	66 87	14 92	66 87	18 82	66 87	22 68
	35	69 52	6 71	69 52	9 68	69 52	12 91	69 52	16 44	69 52	20 28	69 52	23 68
	45	74 48	8 48	74 48	11 55	74 48	14 87	74 48	18 49	74 48	22 46	74 48	25 82
	55	85 98	10 88	85 98	14 14	85 98	17 62	85 98	21 42	85 98	24 98	85 98	28 48
10 Year Endowment.....	25	102 73	7 48	102 73	12 15	102 73	17 26	102 73	22 14	102 73	27 02	102 73	31 82
	35	105 87	9 46	105 87	14 19	105 87	19 37	105 87	24 26	105 87	29 42	105 87	34 58
	45	111 03	12 02	111 03	16 85	111 03	22 14	111 03	27 48	111 03	32 82	111 03	38 08
	55	121 48	15 21	121 48	20 20	121 48	25 72	121 48	31 42	121 48	36 98	121 48	42 24

ABSTRACT OF STATEMENTS

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Kind of Policy	Quinquennial Dividends. — Per \$1,000 of Insurance on policies completing a Quinquennial Dividend Period during 1921.															Deferred Dividends — (a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1921 continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.														
	Five Year Dividend Periods															Dividend Period														
	Third Period					15 Years					20 Years																			
	Age at Issue	Prem.	(a) 1921 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value										
		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.							
All Life.....	25	21 49	30 72	72 09	25	21 49	74 55	234 55	25	21 49	128 21	338 21	25	21 49	128 21	338 21	25	21 49	128 21	338 21										
	35	28 11	41 87	96 82	35	28 11	86 65	319 65	35	28 11	152 28	480 28	35	28 11	152 28	480 28	35	28 11	152 28	480 28										
	45	39 55	60 60	139 04	45	39 55	94 85	421 85	45	39 55	186 54	627 54	45	39 55	186 54	627 54	45	39 55	186 54	627 54										
	55	50 72	154 34	582 34	55	50 72	154 34	582 34	55	50 72	381 88	932 88	55	50 72	381 88	932 88	55	50 72	381 88	932 88										
20 Pay Life.....	25	31 83	46 82	104 54	25	31 83	154 74	659 74	25	31 83	154 74	659 74	25	31 83	154 74	659 74	25	31 83	154 74	659 74										
	35	38 34	57 99	129 20	35	38 34	182 99	732 99	35	38 34	182 99	732 99	35	38 34	182 99	732 99	35	38 34	182 99	732 99										
	45	48 52	75 34	168 20	45	48 52	223 63	946 63	45	48 52	223 63	946 63	45	48 52	223 63	946 63	45	48 52	223 63	946 63										
	55	66 69	416 35	1,241 35	55	66 69	416 35	1,241 35	55	66 69	416 35	1,241 35	55	66 69	416 35	1,241 35	55	66 69	416 35	1,241 35										
15 Pay Life.....	24	37 73	93 42	544 42	24	37 73	93 42	544 42	24	37 73	93 42	544 42	24	37 73	93 42	544 42	24	37 73	93 42	544 42										
	35	45 91	111 26	666 26	35	45 91	111 26	666 26	35	45 91	111 26	666 26	35	45 91	111 26	666 26	35	45 91	111 26	666 26										
	46	58 60	127 88	805 88	46	58 60	127 88	805 88	46	58 60	127 88	805 88	46	58 60	127 88	805 88	46	58 60	127 88	805 88										
	51	67 03	152 65	886 65	51	67 03	152 65	886 65	51	67 03	152 65	886 65	51	67 03	152 65	886 65	51	67 03	152 65	886 65										
10 Pay Life.....	36	100 80	666 80	666 80	36	100 80	666 80	666 80	36	100 80	666 80	666 80	36	100 80	666 80	666 80	36	100 80	666 80	666 80										
	35	154 34	764 34	764 34	35	154 34	764 34	764 34	35	154 34	764 34	764 34	35	154 34	764 34	764 34	35	154 34	764 34	764 34										
	45	186 97	909 97	909 97	45	186 97	909 97	909 97	45	186 97	909 97	909 97	45	186 97	909 97	909 97	45	186 97	909 97	909 97										
	57	402 15	1,245 15	1,245 15	57	402 15	1,245 15	1,245 15	57	402 15	1,245 15	1,245 15	57	402 15	1,245 15	1,245 15	57	402 15	1,245 15	1,245 15										
20 Year Endowment.....	25	50 53	75 87	163 11	25	50 53	75 87	163 11	25	50 53	75 87	163 11	25	50 53	75 87	163 11	25	50 53	75 87	163 11										
	35	52 47	80 22	173 79	35	52 47	80 22	173 79	35	52 47	80 22	173 79	35	52 47	80 22	173 79	35	52 47	80 22	173 79										
	45	57 32	89 87	196 84	45	57 32	89 87	196 84	45	57 32	89 87	196 84	45	57 32	89 87	196 84	45	57 32	89 87	196 84										
	55	70 51	449 96	449 96	55	70 51	449 96	449 96	55	70 51	449 96	449 96	55	70 51	449 96	449 96	55	70 51	449 96	449 96										
15 Year Endowment.....	25	68 82	139 67	139 67	25	68 82	139 67	139 67	25	68 82	139 67	139 67	25	68 82	139 67	139 67	25	68 82	139 67	139 67										
	35	70 50	150 95	150 95	35	70 50	150 95	150 95	35	70 50	150 95	150 95	35	70 50	150 95	150 95	35	70 50	150 95	150 95										
	45	74 44	160 95	160 95	45	74 44	160 95	160 95	45	74 44	160 95	160 95	45	74 44	160 95	160 95	45	74 44	160 95	160 95										
	55	85 21	220 59	220 59	55	85 21	220 59	220 59	55	85 21	220 59	220 59	55	85 21	220 59	220 59	55	85 21	220 59	220 59										

THE GREAT WEST LIFE ASSURANCE COMPANY

		Annual Dividends.—Cash Dividends per \$1,000 of Insurance declared during the year 1921											
		Year of Issue											
Kind of Policy	Age at Issue	1918			1915			1912			1909		
		Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue
		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
All Life	27	21 90	4 45	24	20 20	5 35	24	20 26	6 50	29	23 10	9 25	
	34	26 60	5 35	31	27 40	7 20	31	27 40	8 90				
	43	38 30	6 45	45	38 30	8 70	42	34 40	10 15				
	55	59 30	9 75	55	59 30	13 25	54	56 50	16 00				
20 Pay Life	25	28 50	4 35	25	28 50	5 75	25	28 50	7 05	25	28 50	10 75	
	35	35 40	5 80	35	35 40	7 70	35	35 40	9 50				
	45	45 40	6 80	45	45 40	9 15	45	45 40	11 55	42	41 90	13 10	33
	57	69 90	10 10	50	52 60	10 00	52	56 00	13 70				33 80
													13 65
15 Pay Life	42	49 60	7 50	29	37 20	7 70	23	32 90	7 70	28	36 50	13 15	
	57	77 40	11 25	34	41 40	8 75	40	47 30	12 05				
				45	53 50	10 70	46	54 90	13 90				
10 Pay Life	43	67 60	10 00	49	77 90	15 25	35	46 10	10 60				
								56 70	14 25				
20 Year Endowment	24	47 20	6 10	24	47 20	8 10	25	47 30	10 05				
	35	49 50	7 25	34	49 20	9 60	37	50 10	12 10				
	46	54 80	7 65	42	52 20	10 00					48 70	16 90	
				49	57 40	10 45							
15 Year Endowment	38	67 40	8 95	28	65 30	11 05							
				38	67 40	11 95							
	44	69 70	9 15	40	67 90	12 00							

THE GREAT-WEST LIFE ASSURANCE COMPANY—Continued

Quinquennial dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1921.
(a) Cash dividends declared in 1921. (b) Total cash dividends declared, including (a).

Kind of Policy

Five Year Dividend Periods

	First Period			Second Period			Third Period			Fourth Period		
	Age at Issue	Prem.	(a) 1921 Div'd.	Age at Issue	Prem.	(a) 1921 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1921 Div'd.	(b) Total Div'd.	(c) 1921 Div'd.
		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
All Life.....	25	20 80	15 10	25	20 80	28 10	48 25	25	20 80	42 25	97 65	23 10
	35	27 40	19 90	35	27 40	37 30	63 80	35	27 40	47 75	120 90	27 90
	45	38 30	23 80	45	38 30	45 45	77 20	45	38 30	55 15	143 85	37 60
	55	59 30	36 10	55	59 30	72 40	120 50	54	56 50	74 80	201 50	53 75
	55	59 30	36 10	55	59 30	72 40	120 50	54	56 50	74 80	201 50	53 75
20 Pay Life.....	25	28 50	15 90	25	28 50	29 55	50 75	25	28 50	52 70	110 95	24
	35	35 40	21 20	35	35 40	39 60	67 85	35	35 40	59 40	137 40	29
	45	45 40	25 15	45	45 40	47 70	81 20	44	44 20	65 50	156 75	42
	55	63 20	33 60	55	63 20	66 65	111 45	50	52 60	71 80	174 90	42
	55	63 20	33 60	55	63 20	66 65	111 45	50	52 60	71 80	174 90	42
15 Pay Life.....	26	34 90	18 95	26	34 90	35 25	60 55	24	33 60	61 50	126 80	24
	35	42 30	24 50	36	43 30	46 75	80 05	34	41 40	70 50	159 55	29
	44	52 10	28 70	45	53 50	55 85	95 10	.....	.....	.....	.....	31
	55	71 30	36 60	.....	.....	.....	.....	.....	.....	.....	.....	40
	55	71 30	36 60	.....	.....	.....	.....	.....	.....	.....	.....	40
10 Pay Life.....	36	57 90	32 50	.....	.....	.....	.....	.....	.....	.....	.....	.....
	46	72 60	39 60	.....	.....	.....	.....	.....	.....	.....	.....	.....
	53	86 00	42 80	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 Year End.....	25	47 30	22 70	25	47 30	42 15	72 40	26	47 50	83 00	168 15	.....
	35	49 50	26 50	35	49 50	49 60	84 95	37	50 10	82 90	182 00	.....
	45	54 10	28 10	44	53 40	52 75	89 95	44	53 40	81 75	185 45	44
	54	63 70	29 20	54	63 70	56 85	95 75	.....	.....	.....	.....	.....
	54	63 70	29 20	54	63 70	56 85	95 75	.....	.....	.....	.....	.....
15 Year End.....	25	64 80	28 40	25	64 80	52 85	90 75	30	65 70	110 50	226 45	.....
	35	66 60	32 70	35	66 60	61 10	104 70	35	66 60	110 40	230 75	.....
	45	70 20	34 10	45	70 20	64 75	110 25	.....	.....	.....	.....	.....
	55	79 40	34 60	54	78 10	66 65	112 20	.....	.....	.....	.....	.....
	55	79 40	34 60	54	78 10	66 65	112 20	.....	.....	.....	.....	.....
10 Year End.....	34	101 50	42 05	28	100 60	72 55	124 55	.....	.....	.....	.....	.....
	45	104 80	46 10	53	111 30	97 40	164 30	.....	.....	.....	.....	.....

THE GREAT-WEST LIFE ASSURANCE COMPANY—*Concluded*

Kind of Policy	Dividend Period									
	10 Years					15 Years				
	Age at Issue	(a)		(b) Cash Value	Age at Issue	(a)		(b) Cash Value	Age at Issue	Prem.
		Prem.	Div'd.			Prem.	Div'd.			
		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		
All Life.....					29	23 10	185 00	329 00	26	20 20
										20 10
					44	36 00	208 00	500 00	35	23 30
					54	36 50	348 00	737 00	45	37 60
20 Pay Life.....									57	65 65
									25	27 10
									35	33 65
									45	44 00
15 Pay Life.....					25	34 20	171 00	589 00	55	64 15
					35	43 30	221 00	788 00		
					41	45 40	250 00	884 00		
10 Pay Life.....	28	49 00	99 00	500 00						
	35	56 70	119 00	584 00						
	43	67 60	148 00	698 00						
20 Year End.....										
15 Year End.....					25				25	47 20
					35				35	48 30
					48				46	55 35
					52					
10 Year End.....	29	100 70	139 00							
	34	101 50	147 00							
	42	103 40	162 00							

Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1921, continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.

THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (Canadian Business)

Annual Dividends.—Cash Dividends per \$1,000 of Insurance declared during the year 1921									
Kind of Policy	Year of Issue								
	1918			1915			1912		
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.
		\$	cts.	\$	cts.	\$	cts.	\$	cts.
All Life.....							41	32 03	4 46
20 Pay Life.....	39	39 47	3 81	37	37 77	4 60			
10 Pay Life.....	45	45 73	4 49	42	67 31	8 01			

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA

Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend Period during 1921.

(a) Cash dividends declared in 1921.

(b) Total cash dividends declared, including (a).

Kind of Policy	Five Year Dividend Periods											
	First Period			Second Period			Third Period			Fourth Period		
	Age at Issue	(a) Prem.	(a) 1921 Div'd.	Age at Issue	(a) Prem.	(a) 1921 Div'd.	Age at Issue	(a) Prem.	(a) 1921 Div'd.	Age at Issue	(a) Prem.	(a) 1921 Div'd.
		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
All Life.....	25	21 30	13 55	25	21 30	19 89	26	21 85	24 07	35	27 95	36 15
	35	27 95	17 57	35	27 95	25 73	35	38 85	35 68	35	27 95	36 15
	45	38 85	24 31	45	38 85	35 68	45	55 55	47 90	45	27 95	36 15
	55	58 10	34 29	54	55 55	47 90	54	55 55	47 90	54	27 95	36 15
	55	58 10	34 29	54	55 55	47 90	54	55 55	47 90	54	27 95	36 15
20 Pay Life.....	25	30 00	16 97	25	30 00	26 02	26	30 60	32 62	26	30 60	39 44
	35	36 95	21 22	35	36 95	32 12	32	34 60	38 82	26	30 60	39 44
	45	46 95	27 42	45	46 95	41 06	32	34 60	38 82	26	30 60	39 44
	53	59 45	34 18	45	46 95	41 06	32	34 60	38 82	26	30 60	39 44
	53	59 45	34 18	45	46 95	41 06	32	34 60	38 82	26	30 60	39 44
15 Pay Life.....	27	37 20	20 19	25	35 75	30 17	35	55 93	48 07	35	55 93	48 07
	35	43 80	23 87	35	43 80	36 82	35	55 93	48 07	35	55 93	48 07
	45	55 00	30 59	45	55 00	46 52	35	55 93	48 07	35	55 93	48 07
	50	62 55	34 67	45	55 00	46 52	35	55 93	48 07	35	55 93	48 07
	50	62 55	34 67	45	55 00	46 52	35	55 93	48 07	35	55 93	48 07
10 Pay Life.....	29	51 55	26 21	25	35 75	30 17	35	55 93	48 07	35	55 93	48 07
	35	58 20	29 61	25	35 75	30 17	35	55 93	48 07	35	55 93	48 07
	43	69 10	35 44	41	66 05	53 68	35	55 93	48 07	35	55 93	48 07
	43	69 10	35 44	41	66 05	53 68	35	55 93	48 07	35	55 93	48 07
	43	69 10	35 44	41	66 05	53 68	35	55 93	48 07	35	55 93	48 07
20 Year Endowment.....	25	48 50	22 62	25	48 50	37 20	20	48 00	48 07	20	48 00	48 07
	35	50 55	24 56	25	48 50	37 20	20	48 00	48 07	20	48 00	48 07
	45	55 05	28 40	48	57 50	45 76	20	48 00	48 07	20	48 00	48 07
	55	66 40	34 71	53	63 20	49 73	20	48 00	48 07	20	48 00	48 07
	55	66 40	34 71	53	63 20	49 73	20	48 00	48 07	20	48 00	48 07
15 Year Endowment.....	25	66 60	29 14	22	66 35	48 98	45	71 85	68 73	45	71 85	68 73
	35	68 35	30 99	35	68 35	51 04	45	71 85	68 73	45	71 85	68 73
	45	71 85	34 24	35	68 35	51 04	45	71 85	68 73	45	71 85	68 73
	56	82 35	40 40	52	77 20	58 15	51	76 20	70 80	51	76 20	70 80
	56	82 35	40 40	52	77 20	58 15	51	76 20	70 80	51	76 20	70 80
10 Year Endowment.....	25	103 95	42 74	22	103 95	42 74	45	112 95	79 52	45	112 95	79 52
	38	105 95	44 76	22	103 95	42 74	45	112 95	79 52	45	112 95	79 52
	46	108 60	47 42	22	103 95	42 74	45	112 95	79 52	45	112 95	79 52
	57	117 35	52 43	22	103 95	42 74	45	112 95	79 52	45	112 95	79 52
	57	117 35	52 43	22	103 95	42 74	45	112 95	79 52	45	112 95	79 52

LONDON AND SCOTTISH ASSURANCE CORPORATION LIMITED (Canadian Business)

Kind of Policy	Dividend Period							
	15 Years				20 Years			
	Age at Issue	Prem.	(a)		Age at Issue	Prem.	(a)	
			\$	cts.			\$	cts.
							(b) Cash Value	(b) Cash Value
All Life.....								
					34	25 69		70 00
					44	37 15		70 00
20 Pay Life.....								
					25	26 53		70 00
					36	34 86		70 00
					43	44 20		70 00
20 Year Endowment.....								
					26	46 50		110 00
					39	50 19		110 00
					42	51 81		110 00
15 Year Endowment.....								
	24	65 90		85 00				
	35	67 80		85 00				
	46	72 35		85 00				

NOTE.—On account of the high mortality and other conditions brought about by the War, no bonuses were distributed at the close of the quinquennium ending 31st December, 1917. Interim Bonuses are however being paid under policies now maturing for each year in force since 1917.

Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1921, continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.

THE LONDON LIFE INSURANCE COMPANY

Kind of Policy	Year of Issue										Kind of Policy	Dividend Period			
	1918						1915					20 Years			
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue		Prem.	Div'd.	(b) Cash Value	
															\$ cts.
All Life.....	25	21 30	5 00	26	21 85	6 24	25	21 85	6 24	36 Year Endowment.....	33	26 35	128 79	531 79	
	35	27 90	6 21	35	27 90	7 65	45	38 75	9 77						
	45	38 75	8 15	45	38 75	9 77	55	58 05	11 44						
	55	58 05	11 44	54	55 55	12 02									
20 Pay Life.....	25	30 00	5 77	25	30 00	7 09	20 Pay 39 Year Endowment.....	24	29 45	136 47	712 47				
	35	36 95	7 07	35	36 95	8 72	20 Pay 30 Year Endowment.....	36	37 75	172 57	912 57				
	45	46 95	8 90	45	46 95	10 73	20 Pay 20 Year Endowment.....	50	54 10	255 00	1,255 00				
	55	63 65	11 95												
15 Pay Life.....	39	47 80	8 32	31	40 35	8 76									
	48	59 35	10 26	39	47 80	10 24									
20 Year Endowment.....	25	48 50	7 32	24	48 35	9 45									
	34	50 30	7 96	35	50 55	10 48									
	46	55 80	9 54	48	57 45	12 20									
15 Year Endowment.....	25	66 60	9 40	25	66 60	12 19									
	35	68 35	10 08												
	45	71 90	11 22												

*Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1921, continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.

* These policies are not Deferred Dividend contracts of the usual type. While no dividends were payable until the end of the 20 year period the Reserves and Guaranteed Values were much higher than is usual under policies at the same rate of premium.

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THE LONDON LIFE INSURANCE COMPANY—*Concluded*

ABSTRACT OF STATEMENTS

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Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1921. (a) Cash dividends declared in 1921
(b) Total cash dividends declared, including (a).

Five Year Dividend Period

Kind of Policy	First Period *					Second Period *					Third Period *					Fourth Period *					Fifth Period													
	Age at Issue	(a) 1921 Div'd.		Age at Issue	Prem.	(a) 1921 Div'd.		Age at Issue	Prem.	(a) 1921 Div'd.		Age at Issue	Prem.	(a) 1921 Div'd.		Age at Issue	Prem.	(a) 1921 Div'd.		Age at Issue	Prem.	(a) 1921 Div'd.												
		\$	cts.			\$	cts.			\$	cts.			\$	cts.			\$	cts.			\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.			
																																(b) Total Div'd.	\$	cts.
All Life.....	23	20 30	25 52	26	21 85	37 80	62 21	26	21 85	59 61	139 49	25	18 40	53 60	122 53	31	24 90	30 29	33	26 35	43 05	69 80	34	24 15	69 96	164 47	33	28 70	82 89	198 64				
	40	32 65	39 71	39	31 60	51 03	82 43	45	38 75	79 71	153 98	35	27 90	74 97	170 90	39	28 70	82 89	198 64	40	47 00	55 76	54	55 55	82 26	137 79	39	28 70	82 89	198 64				
20 Pay Life.....	25	30 00	24 09	23	23 90	37 88	62 24	25	30 00	57 57	112 15	26	30 60	78 46	180 73	24	Pd-up	59 91	146 94	33	35 40	31 14	35	36 95	50 23	81 23	35	36 95	94 29	213 73	40	"	82 85	225 11
15 Pay Life.....								29	38 75	72 89	138 24																							
10 Pay Life.....																																		
20 Year Endowment.....	23	48 25	38 80	27	48 85	65 53	95 14	25	48 50	94 15	164 97	23	48 25	125 43	264 63																			
	49	58 40	59 85	32	49 80	67 56	98 85	41	52 70	101 16	180 18																							
15 Year Endowment.....	22	66 35	47 32	26	66 75	86 63	121 39	39	69 35	127 37	232 24																							
	35	68 35	53 46	33	67 90	88 86	126 51	43	70 85	128 92	237 52																							
10 Year Endowment.....	25	103 95	62 21	26	104 05	125 10	172 02																											
	40	106 35	70 01	35	105 40	126 53	177 00																											
	47	109 00	76 69																															

* The foregoing Quinquennial Profits payable in 1921 are based on the present high 3 per cent Guarantees which were offered to all Policyholders holding Quinquennial Dividend contracts issued on the above rates. Profits are allotted as heretofore to Quinquennial Dividend Policyholders who express their preference for the original guarantees

THE MANUFACTURERS LIFE INSURANCE COMPANY—Continued
ABSTAINERS' SECTION—Concluded

Kind of Policy	Five Year Dividend Periods											
	First Period			Second Period			Third Period			Fourth Period		
	Age at Issue	1921 Div'd.	Age at Issue	Prem.	1921 Div'd.	Age at Issue	Prem.	1921 Div'd.	Age at Issue	Prem.	1921 Div'd.	Age at Issue
		\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.	
All Life.....	25	21 30	16 65	25	21 30	20 90	36 95	24	20 75	24 85	53 40	
	35	27 95	22 55	36	28 80	28 65	51 55	37	29 70	35 25	75 30	
	45	38 85	30 35	44	37 45	36 55	65 75	43	36 10	41 30	90 80	
	54	55 55	40 25	55	58 10	50 20	90 50				38 85	57 40 153 70
20 Pay Life.....	25	30 00	20 60	24	29 45	26 70	47 25					
	35	36 95	26 30	35	36 95	34 00	60 75	31	33 90	39 15	84 95	
	45	46 95	34 10	44	45 70	41 80	75 10	47	49 65	54 80	123 90	
	52	57 55	41 35									
15 Pay Life.....	26	36 45	23 55	25	35 75	31 45	54 50					
				37	45 75	40 25	70 65					
				45	55 00	47 95	84 15					
				57	76 80	63 75	110 75					
10 Pay Life.....	21	44 30	26 40	49	79 45	63 70	110 20					
20 Year Endowment.....	25	48 50	27 40	25	48 50	38 40	61 75	26	48 65	51 15	105 90	
	35	50 55	31 30	36	50 55	42 30	69 80	33	50 05	53 15	112 25	
	45	55 05	36 95	45	55 05	47 60	81 15					
	54	64 75	45 45	55	66 40	57 25	99 55					
15 Year Endowment.....	24	66 50	34 55	23	66 40	49 80	76 65	23	66 40	67 80	135 70	
	35	68 35	38 35	35	68 35	53 05	84 10					
	47	73 10	44 80									
	59	87 70	57 30									
10 Year Endowment.....	21	103 75	49 30	25	104 00	74 60	110 90					
	44	107 65	56 80	47	105 75	76 75	117 40					
					109 05	80 60	127 10					
	59	120 30	69 75									

Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1921

(a) Cash dividends declared in 1921.

(b) Total cash dividends declared, including (a).

THE MANUFACTURERS LIFE INSURANCE COMPANY—Continued

GENERAL SECTION

Kind of Policy	Annual Dividends. — Cash Dividend per \$1,000 of Insurance declared during the year 1921														
	Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies complete in a Deferred Dividend Period during 1921, continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.														
	Year of Issue			Dividend Period						20 Years					
	1918			10 Years			15 Years			Age at Issue					
Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	
															\$ cts.
All Life.....	27	22 40	2 82	.....	.....	.....	29	23 60	79 00	277 00	25	21 30	116 00	346 00
	34	27 10	3 37	.....	.....	.....	37	29 70	103 00	358 00	35	27 95	160 00	475 00
	45	38 85	4 72	42	34 85	62 00	249 00	41	33 70	117 00	405 00	36 10	217 00	615 00	
	55	58 10	6 14	.....	.....	.....	55	58 10	192 00	607 00	.....	.....	.....	.....
	51	55 75	6 03	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20 Pay Life.....	25	30 00	3 36	26	30 60	50 00	260 00	.....	.....	.....	25	30 00	163 00	632 00
	35	36 95	4 20	.....	.....	.....	.....	.....	.....	.....	35	36 95	209 00	785 00
	44	45 70	5 18	.....	.....	.....	.....	.....	.....	.....	45	46 95	286 00	977 00
15 Pay Life.....	51	55 75	6 03	.....	.....	.....	.....	.....	.....	.....	51	55 75	376 00	1,135 00
	47	57 85	6 24	.....	.....	.....	.....	24	35 10	110 00	572 00	.....	.....	.....
	52	66 05	6 86	34	42 90	137 00	693 00	31	40 35	189 00	720 00
10 Pay Life.....	25	47 60	71 00	476 00	21	44 30	104 00	541 00	27	49 50	171 00	660 00
	47	75 85	115 00	734 00	38	61 95	151 00	748 00	38	61 95	227 00	837 00
	
20 Year Endowment.....	24	48 35	4 74	.....	.....	.....	25	48 50	141 00	809 00	25	48 50	236 00	.....
	35	50 55	5 23	.....	.....	.....	34	50 30	152 00	816 00	35	50 55	281 00	.....
	48	57 50	6 20	.....	.....	.....	46	55 80	183 00	839 00	44	54 40	313 00	.....
	
15 Year Endowment.....	.....	.....	.....	.....	.....	.....	24	66 50	187 00	.....	.....	.....	.....	.....
	37	68 80	6 68	.....	.....	.....	35	68 35	201 00	.....	.....	.....	.....	.....
	.....	.....	.....	.....	.....	.....	42	70 40	216 00	.....	.....	.....	.....	.....
10 Year Endowment.....	.....	.....	.....	.....	.....	.....	55	80 90	286 00	.....	.....	.....	.....	.....
	
	.....	.....	.....	31	104 75	140 00	.....	.....	.....	.....	.....	.....	.....	.....

THE MANUFACTURERS LIFE INSURANCE COMPANY—Concluded.
GENERAL SECTION—Concluded.

Kind of Policy		Five Year Dividend Periods											
		First Period				Second Period				Third Period			
		Age at Issue	Prem.	(a) Div'd.	Age at Issue	Prem.	(a) Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) Div'd.	(b) Total Div'd.	Age at Issue
			\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	
All Life.....	25	21 30	14 00	25	21 30	17 90	31 40	25	21 30	22 35	47 15	24	20 75
	35	27 95	18 90	35	27 95	24 05	41 75	36	28 80	30 60	62 15	42	34 85
	45	38 85	26 20	45	38 85	31 75	54 85	44	37 45	36 90	77 00	51	48 95
	55	58 10	32 60	53	53 20	38 40	67 95	54	55 55	45 80	105 75	51	57 25
	55	58 10	32 60	53	53 20	38 40	67 95	54	55 55	45 80	105 75	51	57 25
20 Pay Life.....	25	30 00	18 00	25	30 00	24 65	43 30	25	30 00	32 25	67 55	25	30 00
	35	36 95	22 90	35	36 95	30 55	53 50	35	36 95	39 60	74 55	33	35 35
	45	46 95	29 65	45	46 95	37 55	66 00	44	45 70	46 10	101 60	42	43 40
	55	57 55	34 00	55	63 65	45 80	80 25						
	55	57 55	34 00	55	63 65	45 80	80 25						
15 Pay Life.....	25	35 75	20 60	26	36 45	29 55	50 70						
	35	48 55	26 20										
	35	58 20	31 95	34	57 00	44 60	83 20						
	45	72 35	40 15										
	45	72 35	40 15										
20 Year Endowment.....	25	48 90	24 95	25	48 90	36 25	57 85	25	48 50	49 30	100 35	25	48 50
	35	50 55	27 95	35	50 55	38 95	63 60	34	50 30	51 35	106 55	49	58 40
	45	55 05	32 20	45	55 05	42 70	71 55	43	53 75	54 20	116 85	49	58 40
	55	66 40	37 80										
	55	66 40	37 80										
20 Year Endowment.....	26	66 75	32 65	24	66 50	48 40	73 25						
	35	83 35	35 15	36	83 35	51 15	79 65						
	53	78 30	42 70	43	70 85	53 40	84 65						
	53	78 30	42 70	43	70 85	53 40	84 65						
	53	78 30	42 70	43	70 85	53 40	84 65						
10 Year Endowment.....	25	103 95	47 65	28	104 35	74 40	108 70						
	35	105 40	50 15	35	105 40	75 45	111 25						
	44	107 65	53 30	41	106 60	77 25	115 00						
	52	112 10	56 70	56	116 10	86 00	132 00						
	52	112 10	56 70	56	116 10	86 00	132 00						

Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1921
(a) Cash dividends declared in 1921. (b) Total cash dividends declared, including (a).

35	59 13	3 61	{ 60 91	6 44	62 30	9 02	63 70	6 16	66 74	13 64
45	61 85	3 06	{ 59 13	4 66	64 75	9 10	68 88	6 02	71 82	14 54
55	70 03	4 47	{ 63 31	6 46	72 67	9 34	80 86	7 50	84 04	15 90
25	91 53	5 83	{ 61 85	5 00						
35	92 36	5 95	{ 71 05	6 50						
45	94 43	6 19	{ 70 03	5 48						
55	100 72	6 66								

10 Year Endowment.....

*Ordinary. †Intermediate.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Kind of Policy	Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year 1921										Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1921, continued in force on matured. (b) Total cash value of policy if surrendered, including dividend.															
	Year of Issue										Dividend Period															
	1918					1915					1912					15 Years					20 Years					
	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	(b) Cash Value	
	\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		(b) Cash Value	
All Life.....	25	21 00	3 57	25	21 00	4 07	25	21 00	4 63							26	21 55	182 79	420 79							
	35	27 80	4 53	35	27 80	5 29	35	27 80	6 13							35	27 80	236 53	551 53							
	45	38 80	6 28	45	38 80	7 46	45	38 80	8 74							48	43 45	356 37	606 37							
	55	57 80	9 79	55	57 80	11 62	55	57 80	13 53							57	63 35	386 76	821 76							
	25	29 80	3 96	25	29 80	4 87	25	29 80	5 85	29	32 30	165 31	547 31													
20 Pay Life.....	35	36 60	4 90	35	36 60	6 05	35	36 60	7 30	43	44 05	232 29	718 29													
	45	46 45	6 52	45	46 45	8 02	45	46 45	9 61	51	55 15	303 34	842 34													
	55	62 85	9 85	55	62 85	11 83	55	62 85	13 82	51	55 15	303 34	842 34													
	25	35 45	4 23	25	35 45	5 38	25	35 45	6 65	26	36 15	174 47	653 47													
	35	43 35	5 24	35	43 35	6 67	35	43 35	8 23	36	44 30	216 26	792 26													
15 Pay Life.....	45	54 40	6 95	45	54 40	8 74	45	54 40	10 60	41	49 40	243 41	872 41													
	55	71 25	10 27	55	71 25	12 45	55	71 25	14 57	50	61 75	314 66	1,041 66													
	25	47 05	4 77	25	47 05	6 44	25	47 05	8 29	26	48 00	192 19	671 19													
	35	57 55	5 99	35	57 55	8 02	35	57 55	10 21	38	61 20	247 68	844 68													
	45	71 45	7 87	45	71 45	10 27	45	71 45	12 78	46	73 15	300 88	864 88													
10 Pay Life.....	55	90 90	11 29	55	90 90	13 93	55	90 90	16 34																	
	25	48 15	5 40	25	48 15	7 02	25	48 15	8 80																	
	35	50 20	5 92	35	50 20	7 59	35	50 20	9 40																	
	45	54 60	7 03	45	54 60	8 81	45	54 60	10 68																	
	55	65 85	9 85	55	65 85	11 91	55	65 85	13 96																	
20 Year Endowment.....	25	66 00	6 70	25	66 00	9 04	25	66 00	11 62	25	66 00	296 59														
	35	67 70	7 20	35	67 70	9 53	35	67 70	12 07	35	67 70	308 39														
	45	71 20	8 20	45	71 20	10 54	45	71 20	12 98	45	71 20	331 56														
	55	80 10	10 72	55	80 10	13 10	55	80 10	15 37																	
	25	102 90	9 49	25	102 90	13 30	25	102 90	17 49																	
15 Year Endowment.....	35	104 30	9 83	35	104 30	13 66	35	104 30	17 79																	
	45	107 00	10 76	45	107 00	14 32	45	107 00	17 99																	
	55	113 75	12 87	55	113 75	16 00	55	113 75	18 76																	
	25	102 90	9 49	25	102 90	13 30	25	102 90	17 49																	
	35	104 30	9 83	35	104 30	13 66	35	104 30	17 79																	
10 Year Endowment.....	45	107 00	10 76	45	107 00	14 32	45	107 00	17 99																	
	55	113 75	12 87	55	113 75	16 00	55	113 75	18 76																	

Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1921, continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA—Concluded

Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1921.

(a) Cash dividends declared in 1921.

(b) Total cash dividends declared (including (a)).

Kind of Policy	Five Year Dividend Periods																			
	First Period			Second Period			Third Period			Fourth Period			Fifth Period							
	Age at Issue	Prem.	(a) Div'd.	Age at Issue	Prem.	(a) Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) Div'd.	(b) Total Div'd.					
																\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
All Life.....	26	21 55	22 77	26	21 55	28 42	55 20	25	21 00	34 08	87 30	26	21 55	38 54	118 31	25	18 40	39 15	139 95	(b) Div'd.
	33	26 20	26 80	34	27 00	35 45	67 87	35	27 80	46 03	115 21	35	27 80	51 34	133 97	35	24 84	55 63	189 66	
	48	33 45	44 07	44	37 40	49 73	93 99	45	38 80	65 93	163 04	45	38 80	74 18	218 65	45	30 04	82 89	278 61	
	56	40 45	64 14	55	57 80	80 34	152 11	55	57 80	100 85	250 99	55	57 80	112 66	334 91	55	56 28	127 74	448 00	
20 Pay Life.....	24	29 25	24 17	25	29 80	34 31	63 38	25	29 80	45 63	109 59	25	28 85	49 06	143 02	25	Pd-up	43 79	163 26	
	36	37 40	31 11	35	36 60	42 75	78 71	35	36 60	56 87	136 41	34	35 20	60 52	176 48	35	"	53 30	205 92	
	40	40 95	34 50	45	46 45	56 34	104 17	45	46 45	73 60	178 28	45	46 50	79 94	237 55	45	"	65 15	286 02	
								55	62 85	102 19	255 06	50	53 90	91 77	279 16	55	"	85 09	395 40	
15 Pay Life.....	35	43 35	32 29	36	44 30	48 88	88 21	37	45 25	65 25	160 45					24	"	42 80	164 74	
								48	58 65	88 38	213 94	44	Pd-up	60 75	229 74	45	"	56 64	216 48	
								55	71 25	106 27	267 44						"	69 66	274 30	
10 Pay Life.....	37	59 95	38 44	30	52 00	52 56	91 57	30	Pd-up	46 09	126 98	24	"	38 35	143 02	28	"	46 93	180 10	
				43	68 20	70 15	124 11	42	"	53 39	148 61	31	"	44 80	165 98	36	"	56 64	215 74	
								58		67 76	192 63	44	"	60 75	225 00	48	"	74 27	292 47	
										92 16	292 53	48		66 62	249 42					
20 Year Endowment.....	24	48 00	32 93	25	48 15	50 72	90 23	25	48 15	71 20	164 42	25	47 40	76 87	215 91					
	35	50 20	36 51	35	54 47	97 86	34	34	49 90	74 27	173 61	34	49 30	79 08	226 33					
	39	51 45	38 46	45	54 60	62 41	113 92	44	53 95	81 38	194 65	45	54 25	84 42	253 54					
				53	62 70	76 96	143 31	48	57 00	86 79	210 52									
15 Year Endowment.....								28	66 50	96 51	219 05									
				35	67 70	69 31	121 96	32	67 10	97 13	221 78									
				49	73 80	79 95	145 35	40	69 00	98 96	230 23									
				53	77 55	86 50	159 68	49	73 80	103 87	251 88									
10 Year Endowment.....	21	102 65	57 34	36	104 50	100 90	173 78													
	60	120 70	92 74	54	112 70	109 91	201 50													

THE MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, LIMITED (Canadian Business)

Kind of Policy	Annual Dividends.—Cash Dividends per \$1,000 of Insurance declared during the year 1921									
	Year of Issue									
	1918			1915			1908			
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	
		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.	
All Life.....	25	20 90	4 44	25	20 90	7 11	30	23 95	13 11	
	35	27 80	5 57	35	27 80	8 96				
	46	40 55	7 19	46	40 55	11 54				
	55	58 10	8 78							
20 Pay Life.....	25	30 00	4 44	25	30 00	7 11				
	38	39 75	5 97	35	37 05	8 96				
	46	48 75	7 19							
20 Year Endowment.....	26	49 95	7 04	25	49 85	7 79				
	35	51 55	7 04							
	45	55 70	9 01							
10 Year Endowment.....	44	106 85	9 95							
	58	114 90	12 74							

ABSTRACT OF STATEMENTS

Annual Dividends.—Cash Dividends per \$1,000 of Insurance declared during the year 1921.

Year of Issue

Kind of Policy

1918.

1915.

1912.

1909.

1906.

Age at Issue	1918.		1915.		1912.		1909.		1906.	
	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
All Life.....	25	21 49	3 77	4 14	25	21 49	4 54	4 08	25	21 34
	35	28 11	4 97	5 52	35	28 11	6 11	6 25	35	27 88
	45	39 55	7 03	8 84	45	39 55	8 69	9 45	45	30 36
	55	60 72	10 76	11 90	55	60 72	13 03	14 15	55	60 82
	55	60 72	10 76	11 90	55	60 72	13 03	14 15	55	60 82
20 Pay Life.....	25	31 83	5 04	5 81	25	31 83	6 67	7 62	25	30 25
	35	38 34	6 23	7 18	35	38 34	8 22	9 37	35	38 87
	45	48 52	8 14	9 31	45	48 52	10 57	11 92	45	47 42
	55	66 69	11 49	12 88	55	66 69	14 32	15 82	55	66 30
	55	66 69	11 49	12 88	55	66 69	14 32	15 82	55	66 30
15 Pay Life.....	25	38 35	5 85	6 87	25	38 35	8 01	9 28	25	35 90
	35	45 91	7 17	8 41	35	45 91	9 79	11 31	35	43 65
	45	57 16	9 20	10 71	45	57 16	12 37	14 19	45	55 83
	55	75 66	12 60	14 36	55	75 66	16 25	18 32	55	74 71
	55	75 66	12 60	14 36	55	75 66	16 25	18 32	55	74 71
10 Pay Life.....	25	51 67	7 49	9 04	25	51 67	10 76	12 56	25	48 35
	35	61 53	9 09	10 94	35	61 53	13 01	15 45	35	55 83
	45	75 57	11 48	13 72	45	75 57	16 21	19 45	45	74 71
	55	96 66	15 21	17 83	55	96 66	20 78	24 55	55	96 66
	55	96 66	15 21	17 83	55	96 66	20 78	24 55	55	96 66
20 Year Endowment.....	25	49 19	6 52	8 02	25	49 19	9 69	11 55	25	48 35
	35	51 47	7 35	8 85	35	51 47	10 52	12 89	35	50 18
	45	56 69	8 83	10 35	45	56 69	12 01	14 47	45	52 13
	55	70 23	11 80	13 34	55	70 23	14 97	17 71	55	57 03
	55	70 23	11 80	13 34	55	70 23	14 97	17 71	55	57 03
15 Year Endowment.....	25	66 64	8 25	10 46	25	66 64	12 93	15 82	25	68 77
	35	68 74	9 11	11 31	35	68 74	13 77	16 69	35	70 43
	45	73 21	10 57	12 77	45	73 21	15 21	18 29	45	74 40
	55	84 53	13 36	15 51	55	84 53	17 88	21 25	55	85 37
	55	84 53	13 36	15 51	55	84 53	17 88	21 25	55	85 37
10 Year Endowment.....	25	102 32	11 80	15 46	25	102 32	19 57	24 55	25	102 32
	35	104 40	12 74	16 40	35	104 40	22 02	27 88	35	104 40
	45	108 41	14 28	17 92	45	108 41	24 71	30 36	45	108 41
	55	118 00	17 03	20 61	55	118 00	27 88	34 53	55	118 00
	55	118 00	17 03	20 61	55	118 00	27 88	34 53	55	118 00

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK (Canadian Business)—Concluded

Kind of Policy	Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1921.										Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a deferred Dividend Period during 1921, continued in force or matured. (b) Total cash value of policy if surrendered, excluding dividend.														
	(a) Cash dividends declared in 1921.										(b) Total cash value of policy if surrendered, excluding dividend.														
	(b) Total cash dividends declared (including (a)).																								
Kind of Policy	Five Year Dividend Periods										Dividend Period														
	Third Period					Fourth Period					Fifth Period					*15 Years					*20 Years				
	Age at Issue	Prem.	(a) 1921 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1921 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1921 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value.					
All Life.....		\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.				
	25	21 34	29 93	81 33	24	20 86	35 00	104 21	25	20 50	38 65	134 26	24	20 86	47 28	188 00	25	21 34	61 96	275 00					
	34	27 05	38 48	103 25	36	28 75	49 76	145 96	36	28 00	54 43	187 02	36	28 75	64 91	295 00	35	27 88	78 25	389 00					
	45	39 36	56 70	150 65	45	39 36	69 10	201 37	45	39 10	79 67	269 65	45	39 36	77 81	392 00	45	39 36	236 06	506 00					
	56	63 82	93 38	246 42	55	60 82	109 37	315 46	55	61 60	136 86	448 84	55	60 82	297 07	498 00	55	60 82	73 89	614 00					
20 Pay Life.....	25	30 25	41 62	108 56	26	30 79	52 92	150 59	25	Paid-up	8 51	130 74	.....	.....	.....	.....	25	30 25	61 00	517 00	
	35	36 87	51 68	134 31	35	36 87	64 70	183 39	35	"	11 04	168 08	.....	.....	.....	.....	35	36 87	64 85	631 00	
	45	47 42	67 86	176 22	45	47 42	85 23	240 90	44	"	13 97	222 22	.....	.....	.....	.....	45	47 42	50 76	739 00	
	54	63 82	93 32	242 79	53	61 49	113 48	319 30	51	"	16 90	292 84	.....	.....	.....	.....	55	66 30	34 52	835 00	
	25	35 99	49 18	126 24	.....	.....	.....	.....	23	"	8 09	96 86	25	35 99	58 97	469 00	25	35 99	61 00	517 00	
15 Pay Life.....	34	42 73	59 30	151 73	39	Pd.-up	28 40	180 20	.....	.....	.....	.....	35	43 65	63 51	572 00	35	43 65	64 85	631 00	
	45	55 33	78 82	201 33	44	"	31 97	205 67	42	"	13 27	157 27	45	55 33	59 08	686 00	45	55 33	50 76	739 00					
	.....	.....	.....	.....	53	"	39 89	271 79	.....	.....	.....	.....	55	74 71	43 02	790 00	.....	.....	317 42	.....				
	25	Pd.-up	18 34	116 13	26	"	21 04	115 04	21	"	7 71	70 96	25	47 77	58 97	469 00	25	47 77	61 00	517 00					
	35	"	22 79	142 23	36	"	26 46	142 19	35	"	11 04	97 84	34	56 54	63 48	561 00	35	57 72	64 85	631 00					
10 Pay Life.....	42	"	26 83	167 98	45	"	32 75	177 12	46	"	14 77	133 27	43	68 91	61 61	664 00	45	72 32	50 76	739 00					
	55	"	36 66	245 14	55	"	41 94	235 53	53	"	17 87	167 80	50	82 24	50 76	739 00	54	91 88	35 82	826 00					
	26	50 32	68 15	170 76	25	50 18	87 61	239 37	.....	.....	.....	.....	25	47 77	58 97	469 00	25	47 77	61 00	517 00	
	36	52 42	72 57	183 18	34	51 65	92 07	252 51	.....	.....	.....	.....	35	56 54	63 48	561 00	35	57 72	64 85	631 00	
	46	57 85	82 58	210 57	50	62 15	115 91	320 62	.....	.....	.....	.....	45	68 91	61 61	664 00	45	72 32	50 76	739 00	
20 Year Endowment.....	.....	.....	.....	.....	50	62 15	115 91	320 62	.....	.....	.....	.....	54	82 24	50 76	739 00	54	91 88	35 82	826 00
				
				
				
				

Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1921.
 (a) Cash dividends declared in 1921.
 (b) Total cash dividends declared (including (a)).

Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a deferred Dividend Period during 1921, continued in force or matured. (b) Total cash value of policy if surrendered, excluding dividend.

NEW YORK LIFE INSURANCE COMPANY (Canadian Business)

ABSTRACT OF STATEMENTS

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Kind of Policy	Age at Issue	Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year, 1921											
		Year of Issue											
		1918			1915			1912			1909		
		Prem.	Div'd.	\$ cts.	Prem.	Div'd.	\$ cts.	Prem.	Div'd.	\$ cts.	Prem.	Div'd.	\$ cts.
All Life.....	25	21 40	3 10	21 49	3 41	21 49	3 74	21 49	4 11	21 49	21 49	20 52	20 52
	30	28 11	4 10	28 11	4 55	28 11	5 06	28 11	5 59	28 11	28 11	28 11	28 11
	35	38 55	5 80	39 55	6 47	39 55	7 18	39 55	7 92	39 55	39 55	39 55	39 55
	40	50 72	8 86	50 72	9 81	50 72	10 75	50 72	11 67	50 72	50 72	50 72	50 72
	55	60 72	8 86	60 72	9 81	60 72	10 75	60 72	11 67	60 72	60 72	60 72	60 72
20 Pay Life.....	25	31 83	4 24	31 83	4 89	31 83	5 62	31 83	6 42	31 83	31 83	31 83	31 83
	30	38 34	5 23	38 34	6 02	38 34	6 90	38 34	7 88	38 34	38 34	38 34	38 34
	35	48 52	6 50	48 52	7 75	48 52	8 54	48 52	9 58	48 52	48 52	48 52	48 52
	40	66 69	9 51	66 69	10 67	66 69	11 57	66 69	13 13	66 69	66 69	66 69	66 69
	55	66 69	9 51	66 69	10 67	66 69	11 57	66 69	13 13	66 69	66 69	66 69	66 69
16 Pay Life.....	25	38 35	4 96	38 35	5 82	38 35	6 70	38 35	7 87	38 35	38 35	38 35	38 35
	30	45 91	6 07	45 91	7 12	45 91	8 38	45 91	9 85	45 91	45 91	45 91	45 91
	35	57 16	7 75	57 16	9 02	57 16	10 41	57 16	11 93	57 16	57 16	57 16	57 16
	40	75 66	10 51	75 66	11 99	75 66	13 58	75 66	15 34	75 66	75 66	75 66	75 66
	55	75 66	10 51	75 66	11 99	75 66	13 58	75 66	15 34	75 66	75 66	75 66	75 66
10 Pay Life.....	25	51 67	6 44	51 67	7 74	51 67	9 10	51 67	10 50	51 67	51 67	51 67	51 67
	30	61 53	7 70	61 53	9 36	61 53	11 11	61 53	13 11	61 53	61 53	61 53	61 53
	35	75 57	9 78	75 57	11 67	75 57	13 70	75 57	15 88	75 57	75 57	75 57	75 57
	40	96 66	12 86	96 66	15 08	96 66	17 50	96 66	20 34	96 66	96 66	96 66	96 66
	55	96 66	12 86	96 66	15 08	96 66	17 50	96 66	20 34	96 66	96 66	96 66	96 66
20 Year Endowment.....	25	49 33	5 25	49 33	6 52	49 33	7 93	49 33	9 50	49 33	49 33	49 33	49 33
	30	51 91	6 29	51 91	7 56	51 91	8 96	51 91	10 54	51 91	51 91	51 91	51 91
	35	57 34	7 78	57 34	9 05	57 34	10 46	57 34	12 06	57 34	57 34	57 34	57 34
	40	70 81	10 22	70 81	11 51	70 81	12 88	70 81	14 35	70 81	70 81	70 81	70 81
	55	70 81	10 22	70 81	11 51	70 81	12 88	70 81	14 35	70 81	70 81	70 81	70 81
15 Year Endowment.....	25	66 87	6 61	66 87	8 48	66 87	10 57	66 87	12 91	66 87	66 87	66 87	66 87
	30	69 52	7 92	69 52	9 78	69 52	11 57	69 52	14 21	69 52	69 52	69 52	69 52
	35	74 48	9 70	74 48	11 56	74 48	13 63	74 48	15 95	74 48	74 48	74 48	74 48
	40	85 98	12 26	85 98	14 08	85 98	16 08	85 98	18 37	85 98	85 98	85 98	85 98
	55	85 98	12 26	85 98	14 08	85 98	16 08	85 98	18 37	85 98	85 98	85 98	85 98
10 Year Endowment.....	25	102 73	9 38	102 73	12 45	102 73	15 96	102 73	20 38	102 73	102 73	102 73	102 73
	30	105 87	11 29	105 87	14 38	105 87	17 86	105 87	23 58	105 87	105 87	105 87	105 87
	35	111 03	13 79	111 03	16 88	111 03	20 36	111 03	25 85	111 03	111 03	111 03	111 03
	40	121 48	17 04	121 48	20 08	121 48	23 58	121 48	28 85	121 48	121 48	121 48	121 48
	55	121 48	17 04	121 48	20 08	121 48	23 58	121 48	28 85	121 48	121 48	121 48	121 48

*Includes 15th year extra dividend.

NEW YORK LIFE INSURANCE COMPANY (Canadian Business)—*Concluded*

Kind of Policy	Age at Issue	Five Year Dividend Periods										Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Quinquennial Dividend period during 1921. (b) Total cash dividends declared including (a).										
		Third Period					Fourth Period					15 Years					20 Years					
		Prem.		(a) 1921 Div'd.		(b) Total Div'd.	Prem.		(a) 1921 Div'd.		(b) Total Div'd.	Prem.		(a) Div'd.		(b) Cash Value	Prem.		(a) Div'd.		(b) Cash Value	
		\$ cts.	\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	\$ cts.		\$ cts.
All Life.....	25																					
	35																					
	45																					
	55																					
20 Pay Life.....	25																					
	35																					
	45																					
	55																					
15 Pay Life.....	25																					
	35																					
	45																					
	55																					
10 Pay Life.....	25																					
	35																					
	45																					
	55																					
20 Year Endowment.....	25	50 53	64 25	139 62	48 70	79 47	211 48					50 53	219 27	895 27	895 27	50 53	321 14					
	35											52 47	223 28	897 28	897 28	52 47	331 00					
	45											56 40	97 48	253 89	253 89	57 32	311 64					
	55											71 10	136 88	343 66	343 66	70 51	545 51					
15 Year Endowment.....	25											68 82	261 91									
	35											70 50	268 78									
	45											74 44	239 72									
	55											85 21	378 76									

NORTH AMERICAN LIFE ASSURANCE COMPANY

Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1921—(a) Cash Dividends declared in 1921. (b) Total cash dividends declared, including (a).

[illegible]

DEPARTMENT OF INSURANCE

NORTH AMERICAN LIFE ASSURANCE COMPANY—Concluded

Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1921, continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.

[illegible]

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY (Canadian Business)

Kind of Policy	Five Year Dividend Periods									
	First Period			Second Period			Fourth Period			
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	
		\$	cts.		\$	cts.		\$	cts.	
All Life.....										
20 Pay Life.....	28½	32 36	7 90	45	36 40	13 82				
	47	46 99	11 66	42	41 26	12 86	32	Pd.-up	14 36	
20 Year Endowment.....	42	53 50	14 43							
15 Year Endowment.....				53	77 29	21 64				

The results of the quinquennial valuation as at December 31, 1920, did not admit of any bonus being declared.

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA

Kind of Policy	Dividend Period														
	Five Year Dividend Periods			10 Years			15 Years			20 Years					
	First Period														
	Age at Issue	Prem.	1921 Div'd.	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value
		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
All Life.....	25	21 25	7 78	39	31 60	25 65	190 45					24	19 50	39 25	261 25
	35	27 70	10 15									35	26 80	53 95	368 95
	45	38 60	14 13					41	32 45	43 92	318 92	46	39 20	78 91	507 91
	57	62 90	23 03					55	58 00	116 75	642 75				
	64	87 80	32 14	61	76 80	62 33	381 33								
20 Pay Life.....	25	29 95	10 97									25	29 45	59 28	528 28
	35	36 65	13 42									35	36 05	72 57	647 57
	45+	46 75	17 11									47	48 55	97 74	810 74
	53	59 20	21 67					49	51 80	104 27	840 27				
	21	45 70	16 16	27	49 50	40 17	481 17								
10 Pay Life.....															
20 Year Endowment.....	24	48 30	13 60									25	48 30	74 79	
	36	50 55	14 24									35	50 50	78 20	
	45	54 80	15 44									45	55 05	85 24	
	50	59 15	16 66									49	58 00	89 81	
15 Year Endowment.....	24	66 45	18 72					25	66 40	69 14					
	44	71 10	20 03					33	67 35	70 13					
								44	70 85	73 78					
								50	74 95	78 05					
10 Year Endowment.....															

Quinquennial Divi-
dends.—Per \$1,000 of
insurance on policies
completing a quin-
quennial dividend
period during 1921.

Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing
a Deferred Dividend Period during 1921, continued in force or matured. (b) Total cash value
of Policy if surrendered, including dividend.

Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1921, continued in force or matured. (b) Total cash value of Policy if surrendered, including dividend.

PHOENIX ASSURANCE COMPANY, LIMITED (Canadian Business).

Kind of Policy.	Deferred Dividends.—Cash value of reversionary bonuses declared at 31st December, 1915 on policies completing their 5 year period during 1916. Company's Fund-Policies issued after June 1903.									
	Five Year Dividend Periods.					Dividend Periods.				
	First Period			Second Period		15 Years			20 Years	
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Prem.
		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
All Life.....	24	21 50	14 79	26	22 30	17 38				
	35	27 90	19 30	35	27 90	21 72				
	44	36 80	24 07							
	56	57 45	35 50	43	42 20	32 43				
20 Pay Life.....	25	32 15	15 16	29	34 00	18 80				
	35	37 75	19 30	33	36 45	20 75				
	41	42 55	22 24	46	47 60	30 32				
15 Pay Life.....	24	38 40	14 79	25	38 85	16 95				
	32	43 15	17 83	35	45 40	21 72				
	45	55 00	24 81							
	50	61 15	29 32				42	51 10	94 80	
10 Pay Life.....				50	80 40	34 55				
20 Year Endowment.....	27	49 75	33 97	27	49 75	43 42				
	39	52 00	34 88							
	42	53 20	35 00							
15 Year Endowment.....	25	67 25	43 19	47	71 75	56 79				
				55	78 25	57 45				

Deferred Dividends.—Cash value of reversionary bonuses declared at 31st December, 1916, upon British Empire Policies completing their Deferred Dividend Period during 1917.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA (Canadian Business)

Kind of Policy		Annual Dividends.—Cash Dividends per \$1,000 of Insurance declared during the year 1921.							
Age at Issue	1913	1915		Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.
		\$ cts.	\$ cts.						
All Life.....	25	16 61	0 83	16 61	0 99				
	35	21 90	1 01	21 90	1 22				
	45	31 18	1 18	31 18	1 42				
	55	48 98	1 34	48 98	1 62				
20 Pay Life.....	25	24 41	1 00	24 41	1 18				
	35	29 76	1 10	29 76	1 40				
	45	38 24	1 32	38 24	1 55				
	55	53 34	1 44	53 34	1 70				
15 Pay Life.....	25	29 43	1 06	29 43	1 25				
	35	35 70	1 28	35 70	1 52				
	45	45 16	1 44	45 16	1 72				
	55	60 71	1 56	60 71	1 90				
10 Pay Life.....	25	39 74	1 22	39 74	1 46				
	35	48 01	1 46	48 01	1 76				
	45	60 02	1 66	60 02	1 98				
	55	78 08	1 84	78 08	2 20				
20 Year Endowment.....	25	41 86	1 43	41 86	1 65				
	35	43 12	1 54	43 12	1 76				
	45	46 65	1 62	46 65	1 86				
	55	57 02	1 70	57 02	1 94				
15 Year Endowment.....	25	58 12	2 00	58 12	2 27				
	35	59 13	2 06	59 13	2 38				
	45	61 85	2 18	61 85	2 48				
	55	70 03	2 26	70 03	2 57				
10 Year Endowment.....	25	91 53	2 54	91 53	2 92				
	35	92 37	2 65	92 37	3 03				
	45	94 43	2 73	94 43	3 12				
	55	100 72	2 81	100 72	3 22				

DEPARTMENT OF INSURANCE

LA SAUVEGARDE LIFE INSURANCE COMPANY

Kind of Policy	Year of Issue										Dividend Period								
	1917			1915			1913			Five Year Dividend Periods			10 Years			15 Years			
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year 1921.	Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1921.																		
All Life.....	35	30 10	3 53	30	19 80	2 80	26	22 40	3 45	27	22 40	12 00				56	60 75	231 40	
20 Pay Life.....	25	31 10	3 55	26	31 65	4 20	25	31 10	4 74										
	45	48 10	5 09	36	38 45	5 06													
15 Pay Life.....																28	38 00	129 62	
20 Year Endowment.....				37	52 40	6 70													
15 Year Endowment.....																26	66 75	159 43	
																35	68 35	173 63	
																47	73 10	196 29	
																51	76 20	230 14	
10 Year Endowment.....													33	105 05	130 09				

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA

Kind of Policy	Annual Dividends.—Cash Dividends per \$1,000 of Insurance declared during the year 1921										Quinquennial Dividends.—Per \$1,000 of insurance on policies completing a Quinquennial Dividend period during 1921.—(a) Cash dividends declared in 1921.										Deferred Dividends.—(a) Cash Dividends per \$1,000 of insurance declared upon policies completing a Deferred Dividend Period during 1921 continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.																			
																															Dividend Period									
	1915					1912					1909					Five Year Dividend Periods					15 Years																			
																First Period																								
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	(b) Cash Value															
	\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.																
All Life.....															35	27 65	14 15	39	31 87	84 35	455 35																			
															45	39 05	16 67	44	38 08	93 35	514 35																			
															50	47 65	17 18																							
Endowment at 75—Continuous Premiums.....																																								
	52	58 35	5 39	41	37 60	5 46			24	* 20 09	3 20																													
									35	* 29 04	4 50																													
20 Pay Life.....															25	29 70	13 44																							
															25	36 40	16 06																							
															44	45 25	17 92																							
Endowment at 75—20 Premiums.....															25	* 29 60	5 05																							
	35	39 40	5 00						36	* 38 15	6 25																													
15 Pay Life.....															20	32 80	13 85																							
20 Year Endowment.....															24	48 25	18 54																							
															35	50 25	19 83																							
															45	54 90	20 27																							
15 Year Endowment.....																																								
															34	67 70	24 37	28	66 49	172 30																				
															45	71 40	24 62		68 81	176 10																				
																			71 64	177 80																				

*Old low-scale premiums.

THE STANDARD LIFE ASSURANCE COMPANY (Canadian Business)

Deferred Dividends. (a) Cash Dividends per \$1,000 of insurance declared upon policies completing a Deferred Dividend Period during 1921 continued in force or matured.
(b) Total cash value of policy if surrendered, including dividend.

Kind of Policy	Dividend Period			
	20 Years			
	Age at Issue	Prem. \$	(a) Div'd. \$ cts.	(b) Cash Value \$ cts.
All Life	19	18 50	85 24	210 73
	28	23 30	98 00	269 62
	35	27 90	110 12	353 31
20 Pay Life	19	28 80	84 70	448 20
	28	32 70	94 92	514 92
	31	35 80	102 74	570 00
20 Year Endowment	21	49 10	198 62	.....
	31	50 96	198 62	.....
	35	51 80	198 62	.....

THE STATE LIFE INSURANCE COMPANY (Canadian Business)

Kind of Policy	Annual Dividends.—Cash Dividends per \$1,000 of Insurance declared during the year 1921.										Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1921, continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.			
	Year of Issue										Dividend Period			
	1918					1915					1909			
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	(a) Cash Value	(b)
All Life.....	55	\$ 58 86	\$ 8 50	28	22 37	3 61								
20 Pay Life.....				26	31 69	4 51	26	32 14	6 95	26	32 14	209 95	514 30	
				35	37 20	5 24	30	34 53	7 48					
				42	43 27	6 18								
20 Year Endowment.....				25	48 64	6 51								
				36	50 43	6 82								
				44	53 74	7 53								

DEPARTMENT OF INSURANCE

SUN LIFE ASSURANCE COMPANY OF CANADA

[illegible]

SUN LIFE ASSURANCE COMPANY OF CANADA—Continued

Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1921.

(a) Cash dividends declared in 1921.

(b) Total cash dividends declared, including (a).

Kind of Policy	Five Year Dividend Periods											
	First Period				Second Period				Third Period			
	Age at Issue	Prem.	(a) 1921 Div'd.	Age at Issue	Prem.	(a) 1921 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1921 Div'd.	(b) Total Div'd.	Age at Issue
		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	
All Life.....	25	21 25	18 40	25	21 25	21 90	45 55	25	21 30	25 45	75 15	24
	35	27 90	22 35	35	27 90	27 40	56 00	34	27 10	31 40	90 05	33
	45	38 90	28 45	45	38 90	35 55	71 80	45	38 85	41 65	118 00	45
	55	57 95	38 35	54	55 50	46 35	93 50	54	55 55	54 15	154 25	56
20 Pay Life.....	25	30 70	23 60	25	30 70	30 40	58 50	25	30 00	35 45	92 10	23
	35	37 35	26 85	35	37 35	35 30	67 15	35	36 95	42 65	109 60	32
	45	47 20	31 20	45	47 20	41 50	78 40	44	45 70	49 70	130 20	46
	54	61 30	37 10									
15 Pay Life.....	25	36 35	24 19			38 80	73 95		33 85	38 60	99 10	
	36	45 10	28 10	35	44 20							
	44	53 90	31 75									
10 Pay Life.....	55	93 40	46 95					57	Paid-up	43 80	176 20	
20 Year Endowment.....	25	49 15	31 00	25	49 15	45 10	81 30	24	48 35	57 85	133 15	26
	35	51 00	31 75	35	51 00	45 75	82 85	34	50 70	59 05	141 90	33
	45	55 55	33 55	45	55 55	47 45	86 70	41	52 30	59 55	144 30	43
	54	65 25	37 60	49	58 95	48 90	90 00	53	63 20	63 05	157 60	50
15 Year Endowment.....	20	67 05	36 50	25	67 40	57 65	102 55					
	35	68 90	37 20	36	69 10	58 10	103 80	38	69 05	78 85	183 60	
	45	72 50	38 50									
	52	77 90	40 30					53	78 30	81 20	192 95	
10 Year Endowment.....	22	105 70	50 70									
	36	107 20	51 15									
	44	109 40	51 75	45	109 80	86 90	151 50					
	55	116 75	54 00									

SUN LIFE ASSURANCE COMPANY OF CANADA—Concluded

Kind of Policy	Dividend Period									
	10 Years					15 Years				
	Age at Issue	Prem.	(a)		(b) Cash Value	Age at Issue	Prem.	(a)		(b) Cash Value
			\$ cts.	\$ cts.				\$ cts.	\$ cts.	
All Life.....	29	23 55	29 86	169 80		25	21 30	74 93	276 80	
						26	28 80	94 27	372 05	
						41	38 85	130 98	487 20	
						35	38 10	242 99	687 15	
20 Pay Life.....	21	28 60	24 00	238 00		30	33 25	96 30	488 55	
						49	52 55	189 29	716 90	
15 Pay Life.....						20	33 30	100 04	537 75	
						26	44 75	145 86	720 40	
						43	52 35	187 45	834 15	
10 Pay Life.....	32	56 95	53 02	528 60		24	46 70	99 73	561 15	
20 Year Endowment.....	22	48 85	43 00	443 50		26	48 65	134 73	802 20	
35 Year Endowment.....	35	51 00	42 40	451 40						
15 Year Endowment.....						25	66 60	212 75		
						38	68 55	228 85		
						46	72 45	261 40		
10 Year Endowment.....	26	105 95	176 35							
35 Year Endowment.....	35	107 00	185 05							

Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1921, continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.

THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONNECTICUT (Canadian Business)

Kind of Policy	Annual Dividends.— Cash Dividend per \$1,000 of Insurance de- clared during the year 1921.				Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insur- ance declared upon policies completing a Deferred Divi- dend period during 1921, con- tinued in force or matured. (b) Total cash value of policy if surrendered, including divi- dend.			
	Year of Issue				Dividend Period			
	1906				15 Years			
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	
		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	
All Life.....	18	19 21	6 44	44	38 08	* 181 17		
	29	23 74	7 86					
	25	31 83	10 13					
	31	35 42	11 34					
20 Pay Life.....	31	47 25	15 39					
	44							
20 Year Endowment.....	24	50 40	14 86					
	28	50 97	15 12					
	42	55 33	17 05					
	47	59 03	18 48					
15 Year Endowment.....	20			20	68 31	233 66		
	41			41	72 40	282 13		
	46			46	75 10	316 58		
	51			51	79 62	† 225 46		

*Sub-Standard Accumulative Dividend.

†Sub-Standard Graduated Dividend with Lien.

THE TRAVELLERS LIFE ASSURANCE COMPANY OF CANADA

Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend Period during 1921. (a) Cash dividends declared in 1921. (b) Total cash dividends declared (including (a)).									
Five Year Dividend Periods									
Kind of Policy									
Age at Issue	First Period			Age at Issue	Second Period			(b) Total Div'd.	\$ cts.
	Prem.	(a) 1921 Div'd.	\$ cts.		Prem.	(a) 1921 Div'd.	\$ cts.		
All Life.....	29 35 52	23 60 27 95 51 00	3 52 4 16 6 07	30 38 49	24 25 30 60 45 20	6 61 8 69 14 25	6 61 8 69 14 25	6 61 8 69 14 25	
20 Pay Life.....	26 35 45	30 60 36 95 46 95	3 83 4 67 6 52	27 36 42	31 25 37 75 43 40	7 59 9 46 11 37	7 59 9 46 11 37	7 59 9 46 11 37	
15 Pay Life.....	29 35 60	38 75 43 80 84 90	4 41 5 05 14 05						
20 Year Endowment.....	25 35 46 51	48 50 50 55 55 80 60 60	4 63 5 26 7 04 8 64						
15 Year Endowment.....	25 34	66 60 68 10	5 59 6 07						

UNION MUTUAL LIFE INSURANCE COMPANY (Canadian Business

Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1921, continued in force or matured. (b) Cash value of policy if surrendered, including dividend.

Annual Dividends.—Cash Dividends per \$1,000 of Insurance declared during the year 1921.

Kind of Policy	Year of Issue										Dividend Period							
	1918			1915			1912			1909			1906			20 Years		
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.
All Life.....	25	20 22	1 38	25	20 22	1 70	25	20 22	2 03	2 46	25	2 86	26	22 01	90 98	330 03		(b)
	35	26 46	1 69	35	26 46	2 16	35	26 46	3 25	3 32	35	3 93	35	27 62	118 18	445 76		Cash Value
	45	37 23	2 28	45	37 23	3 06	45	37 23	3 89	4 38	45	5 83	46	41 19	180 42	633 32		
	55	57 15	3 68	55	57 15	4 90	55	57 15	6 17	5 55	55	8 92	53	55 55	248 34	778 53		
20 Pay Life.....	25	30 24	1 72	25	30 24	2 34	25	30 24	3 04	3 84	25	4 70	25	31 53	130 54	635 12		
	35	36 37	2 02	35	36 37	2 81	35	36 37	3 67	4 68	35	5 73	34	37 56	154 72	733 46		
	45	45 91	2 57	45	45 91	3 60	45	45 91	4 72	6 00	45	7 25	44	47 25	197 50	909 53		
15 Pay Life.....	25	43 70	3 28	25	36 55	3 68	28	39 09	4 98									
	45	54 28	2 85	47	57 05	4 37	45	54 28	5 53	45	5 92							
	51	63 54	3 48															
10 Pay Life.....	35	58 82	2 77	55	91 96	6 85												
20 Year Endowment.....	25	48 35	2 34	25	48 35	3 53	25	48 35	4 87	25	6 38	25	8 02	25	50 53	206 46		
	35	50 06	2 47	35	50 06	3 69	35	50 06	5 02	35	5 11	35	5 80	36	52 78	214 44		
	45	54 44	2 85	45	54 44	4 13	45	54 44	5 53	45	5 60	45	6 29	46	58 14	236 12		
15 Year Endowment.....	25	66 07	2 94	25	66 07	4 69	25	66 75	8 86									
	35	67 51	3 06	38	68 23	4 88	36	67 73	6 78									
				45	71 02	5 17	45	71 02	7 10	45	9 26							
				51	75 73	5 68												
10 Year Endowment.....	35	103 54	4 28															
	55	114 22	5 42															

LEGAL DECISIONS

1. LIFE INSURANCE

(a) *Contract with Agent to Divide Commission—Illegality—Deduction from Premium—Recovery of, by Company.*

It is illegal, under sec. 83 of the Insurance Act, 7-8 Geo. V, 1917 (Can.), ch. 29, for an insurance agent to induce a person to make application for insurance by promising that he will share his commission with him and where the premium sued for forms part of such forbidden transaction it cannot be recovered.

January 4, 1921—British Columbia Court of Appeal—*Bernstein v. Erickson*—56 D.L.R., 616.

(b) *5 Edw. VII, c. 4, s. 6.—Materiality of condition—Jury, matters to be decided by—Condition re waiver.*

Under a condition in a life insurance policy providing that "no provision of the policy can be changed, waived or modified except by endorsement hereon signed by two of the executive officers of the company."

Held, setting aside the finding of the jury, that acceptance of a premium with knowledge of a breach of condition would not constitute a waiver unless the above condition was strictly complied with.

The policy contained a condition as follows: "The assured may not engage in active naval or military service other than hereinbefore specified without the written consent of the company and the due payment of such extra premiums as the company may require." The assured enlisted and served in the Canadian Expeditionary Force on active service but never left Canada or took part in any engagement. The jury found that under all the circumstances of the case this condition was not material.

Held, the question of the materiality of the condition was properly left to the jury under s. 6 of the Life Insurance Act, 5 Edw. VII, c. 4, and the judge refused to set aside their finding.

December 31, 1919—Supreme Court of N. B., (King's Bench Division)—*Colpitts v. The Continental Life Insurance Company*—47 N. B. Reports, 332.

(c) *Terms of Contract—Lapse of Policy—Reinstatement.*

A life insurance policy contained the following provisions: (1) If default be made in the payment of the first or any subsequent premiums or any part thereof, or of any note, cheque or other obligation given on account thereof, this policy shall be void; (2) Should this policy lapse it will be reinstated at any time upon the production of evidence of insurability satisfactory to the company and the payment of all overdue premiums and any other indebtedness to the company upon the policy with interest at the rate of 6 per cent per annum compounded annually from the date of lapse.

The Court held that the jury were justified on the evidence that the company, through its agent, was satisfied as to the health of the insured at the time of payment of overdue premiums and that it was not necessary to inform insured as to his reinstatement before it took effect.

November 29, 1920—Saskatchewan Court of Appeal—*Clarke v. Great West Life Assurance Co.*—56 D.L.R., 80.

(d) *I. Oral Voluntary Assignment of Validity—Insurance in Contemplation of Marriage—Oral Gift to Fiancee—Effect of S. 9 (7) Life Insurance Beneficiaries Act—Choses in Action—Equitable Assignments of.*

Some time after the plaintiff had agreed to marry one L., he (L.) told her that he intended to take out life insurance for her benefit. She requested him not to have her name inserted in the policy, and he obtained a policy payable to his executors, etc., or assigns, and handed it to her, saying: "There . . . is a present for you, take it and put it away and take good care of it for it is all I have to give you." L. died unmarried; the plaintiff claimed the insurance moneys, and an interpleader issue was ordered.

Held, per curiam, Beck, J.A., dissenting, that the plaintiff was not entitled to the insurance moneys. Scott, C.J., held that the insurance came within sec. 9 (7) of The Life Insurance Beneficiaries Act, 1916, ch. 25, and, since the insured died unmarried, the moneys formed part of his estate; the delivery of the policy was not a gift but a transfer in consideration of marriage. Stuart and Clarke, J.J.A., while of the opinion that if there had been a valid assignment said sec. 9 (7) would not have applied, held that there had been no enforceable gift or assignment, and also that the plaintiff could not succeed under sec. 6 (3) of said Act since the declaration referred to therein must be one in writing. (Stuart, J.A.'s opinion was that the attempted gift was one subject to a condition subsequent, viz., that the donee should not repudiate the marriage contract; and Clarke, J.A., inclined to think, also, that apart from the question of consideration, there was not sufficient proof of an irrevocable assignment). Hyndman, J.A., held that, if the assignment was in consideration of marriage, the consideration had failed, and also that there had been no complete gift. Beck, J.A., dissenting, held that there had been a complete gift.

The plaintiff was allowed \$20 paid by her on a premium and it was ordered that there should be no costs either of the action or appeal.

11. *Meaning of "Declaration" in S. 2 (4) Life Insurance Beneficiaries Act.*

A "declaration," as defined in sec. 2 (4) of The Life Insurance Beneficiaries Act, must be one in writing (per Stuart, Beck and Clarke, J.J.A.).

III. *Insurance in Contemplation of Marriage—Death or Non-Marriage of Insured—S. 9 (7 & 8) Life Insurance Beneficiaries Act—Effect of Assignment.*

Subsecs. (7) and (8) of sec. 9 of The Life Insurance Beneficiaries Act are not applicable where there has been an assignment of the insurance by the insured (per Stuart and Clarke, J.J.A.).

IV. *Gifts—Equitable Assignments—Oral Voluntary Assignment of Chose in Action—Enforceability.*

Where an intending donor can make a conveyance of the property at law and does not do so but only makes an assignment which equity would otherwise recognize, the Court will not enforce the assignment if it is voluntary (per Stuart, J.A.) The essential characteristic of a complete gift is that the donor has done all he could do to make the gift complete. Where an assignor has the legal title and fails to divest himself of it, and there is no consideration, there is not a complete gift, and equity will not lend its assistance to the intending donee (per Hyndman, J.A.). The rule of equity still prevails which requires consideration to support an equitable oral assignment. An assignee by parol should, in order to make his title complete, have something he can take to the debtor to show his title before the debtor can be expected to pay (per Clarke, J.A.).

Per Beck, J.A., dissenting: The manual delivery of a policy of life insurance by the insured to another with the intention of making the latter a gift of the moneys payable under it is effective as a gift. If there is otherwise a perfected gift of the policy of insurance, the mere circumstance that, in order to have effect given to the gift, it would, in a jurisdiction where there are separate Courts of law and equity, be necessary to take proceedings in a Court of equity and, in Alberta under its system of procedure, necessary to make the donor or his personal representative a party to the action, is a mere matter of procedure and in no way affects the question of the completeness or incompleteness of the gift. The provision in The Judicature Act as to assignments of choses in action in no way interferes with the effectiveness of an equitable assignment: *Brandt v. Dunlop Rubber Co.* (1905) A.C. 454; 4 Halsbury, pp. 367-8. If the equitable assignment is perfected between the parties, notice to the debtor or other person occupying a like position may be, and probably is, necessary as a preliminary to suit against him but is in no way essential to the validity or effectiveness of the assignment as between the parties.

January 31, 1922—Alberta Supreme Court, Appellate Division—*Curtis v. Langrock*—1 Western Weekly Reports, 316.

(e) *Mutual benefit association—Forfeiture—Assessments—Failure to pay at stated times—Waiver—R.S.Q. (1909), art. 7030.*

1. A mutual benefit association ought not to be permitted to assert and maintain a forfeiture because assessments or monthly dues were not paid at the times stated in the by-laws, where by the adoption of a custom or the course of its conduct, it has led its members to believe that such monthly dues may be paid at times other than those specified in the by-laws.

2. The association may waive compliance with its by-laws the same as any other insurance company may waive statutory or other conditions of its policy.

March 8, 1920—Court of King's Bench, Que.—*Dame Dussault v. L'Union St-Joseph du Canada*—30 Rapports Judiciaires de Quebec, 558.

(f) *Assignment of Insurance Policy—Misrepresentation as to Purpose for which it is to be used—Nature of Instrument not Misrepresented—Validity of Assignment.*

The question whether a particular assignment is "absolute" within the meaning of sec. 19 (6) of the New Brunswick Judicature Act, 1909, is not to be determined by a description written over the document itself. It is a question of the intention of the parties to be evidenced by the language used in the conveyance and each enquiry must be resolved, each case determined by reference to the wording of each individual assignment and an assignment is valid and effectual within the section, in which the whole of the debt dealt with has passed from the assignor to the assignee and full and exclusive power has been given to the assignee to give a valid discharge to the debtor.

In order to set aside an assignment of a life insurance policy it is not sufficient to show that a misrepresentation has been made as to the contents of the instrument which it is sought to avoid, it must be shown that it was of a character and class different from what it was represented to be. A misrepresentation as to the purpose for which it is to be used is not sufficient to avoid the instrument.

June 9, 1921—New Brunswick Supreme Court—Appeal Division—*Emmerson v. Clark*—62 D.L.R., 266.

(g) *Designation of Widow of Insured as Beneficiary—Claim made by Father of Beneficiary for Premiums Paid—Death of Father—Payment of Insurance moneys into Court—Application by Widow for Payment out—Notice to Executors of Father—Failure to Substantiate Claim.*

Motion by F. G. Farewell, widow of a person whose life was insured by the hereinafter named company, for payment out of Court of the insurance money, which had been paid in by the company. Middleton, J. in a written judgment, said that the insured originally named his

father as beneficiary under the policy. Subsequently, by declaration dated the 2nd January, 1920, he directed it to be paid to his wife. On the 25th August, 1920, he died. The father was in possession of the policy, and apparently refused to surrender it. The company paid the money into Court, and the widow now applied for payment out to her. In some correspondence the father suggested that he had a claim by reason of having advanced the premiums for his son. The father had since died, and this motion was made upon notice to his executors, who had not appeared to substantiate any claim. The order should go as asked—without prejudice to any claim the father's executors might have against the estate of the son for money lent.

March 16, 1921.—Ont. Supreme Court, High Court Division—*Farewell and Temperance and General Insurance Co.*—20 Ont. Weekly Notes, 86.

(h) *Examen médical—Fausses représentations—C. civ., art. 2487, 2488.*

Une police d'assurance sur la vie est nulle pour cause de fausses représentations si l'assuré, dans son examen médical, a déclaré qu'il n'avait pas reçu de soins médicaux depuis cinq ans et qu'il n'avait jamais souffert de maladie chronique, tandis, qu'au contraire, il était depuis quelque temps atteint de néphrite chronique et qu'il avait été sous les soins d'un médecin durant le mois précédant ses déclarations.

January 19, 1921.—Quebec Superior Court—*Dame Faucher v. La Compagnie d'Assurance sur la vie "L'Industrielle"*—60 Quebec Reports, 63.

(i) *Assignment of Policy to Wife "for Value received"—Wife Predeceasing Assured—Contest between Estate of Wife and Estate of Assured—Onus—Ontario Insurance Act, secs. 171, 178—Claim of Wife's Executors to Recover Premiums Paid by her on other Policies on Life of Husband—Absence of Agreement for Lien—Possession of Policies—Payments Made by Wife's Sister—Counterclaim for Account of Wife's Dealings with Property of Husband—Failure on Evidence—Foreign Executor of Wife's Estate Suing as Plaintiff in Action in Ontario—Necessity for Obtaining Probate in Ontario.*

The insurance policy assigned for value by the insured to his wife, passes on the wife's death even during the insured's lifetime, to her legal personal representatives as part of her estate.

Where the wife of an insane policyholder pays the premiums on his policy in which she or his estate is named as beneficiary under the insured's general instructions "to see that the premiums were paid" no lien is created in favour of the wife or of her estate upon the insurance money payable under the policy on the death of the husband.

July 27, 1921.—Ontario Supreme Court, High Court Division—*Fidelity Trust Co. v. Fenwick*—20 Ontario Weekly Notes, 505.

(j) *Apportionment of Benefit among Preferred Beneficiaries—Incidence of Charges on Insurance Moneys for Unpaid Rates—Written Declaration—Variation of Terms of Certificate—Insurance Act, R.S.O. 1914, ch. 183, secs. 2 (19), 171, 179.*

Oral instruction by a member of a fraternal society to an agent to vary the apportionment of his certificate among preferred beneficiaries by charging a debt under the certificate to one or more of them is not a declaration within the meaning of sections 171 and 179 of the Ontario Insurance Act, and in the absence of a value declaration apportioning the debt it is borne by all beneficiaries ratably in proportion to their benefits.

August 1, 1921.—Ontario Supreme Court, High Court Division—*Innes v. Innes*—20 Ontario Weekly Notes, 517.

(k) *Default in Payment of Note Given for Premium—Requirement of Reinstatement—Acceptance of Money and Giving of Premium Receipt after Maturity of Note—Whether Waiver of Reinstatement.*

A policy of life insurance provided for its ceasing to be in force "without any notice or act on the part of the Company" upon default in payment of any note given for a premium; it also provided for reinstatement upon receipt at the company's head office of evidence of insurability satisfactory to the company. Deceased made default in payment of such a note but paid it later to the company's district manager who held the note to which the official receipt had been attached. The latter, upon receipt of the money, wrote deceased as follows: "We beg to acknowledge with thanks receipt of your remittance for \$116.80 and beg to hand you herewith your cancelled note and premium receipt, which we trust you will find in order". Three weeks later he wrote deceased a further letter as follows: "With reference to your settlement for the premium on the above policy we have received advice from our home office that they require you to complete the enclosed form showing that you are still in good health, as the settlement of the note was not received on the due date. Kindly complete the form and return to us in the enclosed envelope." This letter the deceased never saw as he had left home for surgical treatment and died while away. It was held that from the provisions of the policy and of various documents in connection therewith which the deceased had had before him he must be held to have been fully aware of the consequences of his failure to make payment of the note on its due date, of the necessity for reinstatement, of the requirements for purpose of reinstatement, and of the limited authority of the district manager in that connection; it was further held that the acceptance and retention of the money and forwarding of the note could not be regarded as a waiver of the necessity for

reinstatement, in view of a stipulation in the contract that the note must be paid even after maturity notwithstanding that default in payment at maturity would void the contract; that as the official receipt indicated that settlement for the premium was made partly by cash and partly by note, there was no reason why it should not have been given to deceased when the note was given in settlement of the premium, the giving of it then would not have relieved deceased from payment of the note or consequences of default in its payment at maturity, and (held with some hesitation) the result was not different in that the receipt was held until the note was paid and given to the deceased then along with the cancelled note; there was nothing said or done nor any failure to say or do anything which could be regarded as constituting a waiver of the necessity for reinstatement; and recovery could not be made upon the policy.

March 21, 1921—Saskatchewan King's Bench—*Lindell v. North American Life Assurance Company*—2, W.W.R., 864.

(l) *Insaisissabilité—Société de secours mutuels—Bénéfice mortuaire—Société non enregistrée—S. ref., 1909, articles 6908, 6937 et suivants.*

Pour que les bénéfices octroyés par une société de secours mutuels à ses membres soient insaisissables, il faut que cette société ait rempli toutes les formalités prescrites par la loi des assurances de Québec; et notamment, dans le cas d'une société étrangère, qu'elle ait obtenu du Lieutenant-Gouverneur en conseil l'autorisation de faire des opérations dans cette province, et qu'elle soit enregistrée.

November 6, 1920—Quebec Superior Court—*Dame Longchamps v. Dame Gosselin*—59 Quebec Reports, 255.

(m) *Non-payment of First Premium—Policy and Official Receipt Issued upon Delivery of Promissory Note—Promissory Note Unpaid—Refusal to Accept Renewal—Lapse of Policy—Action by Personal Representative of Policyholder—Dismissal of—Costs—Retention of Notes.*

Where the first premium on a life insurance policy is paid by note the policy provides that if the note is not paid on maturity the policy shall be void but that the note may nevertheless be collected, the policy lapses upon non-payment of the note and any demand made by the company or its agent thereafter for payment is explainable by the obligation imposed by the policy for payment notwithstanding lapse. If other notes are tendered and refused, the company should return them to the policyholder.

August 9, 1921—Ontario Supreme Court, High Court Division—*McNeil v. North American Life Assurance Co.*—20 Ontario Weekly Notes, 527

(On appeal, the foregoing decision was reversed and the company held bound to pay the claim. 21 O.W.N., 281).

(n) *Application—Representations as to Health—Fraudulent—Materiality—Findings of Jury—Unreasonable, Perverse—Setting Aside—Judicature Act, Sec. 27—Dismissal of Action by Appellate Court.*

An applicant for life insurance in his medical examination answered questions put to him as to ailments or diseases by saying that he had never suffered from any one of a number set out. To the question, "Have you consulted a physician for any ailment or disease not included in your above answers?" he answered, "No;" and to the question, "What physician or physicians, if any, not named above, have you consulted, or been treated by, within the last five years, and for what illness or ailment?" he answered, "None." The Court held that as these answers were known by the applicant at the time of making the application to be false, he having been admitted to a hospital suffering from acute nephrosis and undergoing treatment for nearly a month, only a short time before making the application, and the answers being made with the intention that they should be acted upon, and forming part of the application. The finding of a jury that the answers were not material and that there was no fraud, was unreasonable, perverse and unsatisfactory, and should be set aside, and that under sec. 27 of the Judicature Act, the Court should deal finally with the matter and dismiss the action brought by the beneficiary to recover under the policy, and not direct a new trial.

December 20, 1920—Ontario Supreme Court, Appellate Division—*Selick v. New York Life Ins. Co.*—57 D.L.R., 222.

(o) *Actions by Beneficiaries upon Policies—Defence—Fraudulent Concealment of Material Facts in Application of Deceased for Policies—Answers of Deceased to Questions in Medical Examination—Implied Negating of having had Certain Diseases—Falsity—Materiality—Evidence—Findings of Fact of Trial Judge—Dismissal of Actions—Costs.*

The plaintiff in his application had stated in answer to the question "Have you now or have you ever had cough, pleurisy, spitting of blood, asthma, pneumonia, or any affection of the chest, lungs or throat?" simply "Pneumonia 5 years ago." It was established that he had suffered from many if not all of the enumerated ailments.

Held that this answer was both in common sense and law, a concealment equivalent to a statement that he had not at the time and never had cough, pleurisy, spitting of blood, asthma or any affection (other than pneumonia) of the chest, lungs or throat (*London Assurance v. Mansel* (1879), 11 Ch. D. 363.)

November 25, 1921—High Court Division—*Zoellner v. Confederation Life Association—Standard Drug Co. v. Confederation Life Association*—21 Ontario Weekly Notes, 168.

2. FIRE INSURANCE

(p) *Interest—Contractor—Contract mostly completed—C. C., art. 1684, 2474, 2571, 2582.*

1. A person has an insurable interest in the object insured whenever he may suffer direct and immediate loss by the destruction or injury of it. Therefore, where a proprietor agrees with the builder of a house for his account to maintain fire insurance for the amount paid by him to the contractor, he has sufficient interest to have the house insured under the terms to his contract.

2. According to article 2571 C.C., the nature of the interest of the insurer must be specified, but the insurance company cannot complain of this want of description if it knew the nature of this interest, and the knowledge thereof of its agent or its own knowledge.

3. Where a proprietor gets a policy to cover the amount of money he has paid to the builder of his property insured, and that the contractor takes another policy to secure the balance unpaid of his contract price, there is no double insurance as both policies do not cover the same interest.

October 25, 1920.—Court of King's Bench, Que.—*Alliance Assurance Co. Ltd., v. McLean*—27 Rev. Leg., 8.

(q) *Intérêt assurable—Avis de sinistre—Autre assurance—Aggravation du risque—C. civ. art. 2085, 2098, 2487, 2574, 2575.*

1. Un assuré propriétaire d'un immeuble, en vertu d'un acte de vente pure et simple, a un intérêt assurable et il n'est pas tenu de remonter la chaîne de ses titres, quand bien même quelques-une d'entre eux feraient obstacle à son droit de propriété absolu.

2. L'avis que l'assuré doit donner après l'incendie n'est pas d'ordre public, et les compagnies d'assurance peuvent y renoncer tacitement ou explicitement. Lorsque la compagnie refuse de reconnaître sa responsabilité, elle ne peut se plaindre du défaut d'avis.

3. Un assuré n'est pas tenu de déclarer une autre police qu'il a pris sur le même immeuble dans une autre compagnie d'assurance, si cette dernière est en liquidation et qu'il ne peut rien en retirer en cas de sinistre.

October 25, 1920.—Court of King's bench, Que.—*British Colonial Fire Insurance Company et La Compagnie d'Assurance Mont-Royal v. Choinière et Ménard*.—27 Rev. Leg. 168.

(r) *Policies Covering Goods of Assured—Claim in Respect of Goods of Stranger Destroyed by Fire—Insurable Interest—Statutory Condition 6 (a)—Proofs of Loss—Time for Bringing Action—Statutory Condition 22—Parties—Status of Assignee of Claim as Plaintiff—Ontario Insurance Act, sec. 89 (2)—Payments into Court—Costs.*

Goods in process of manufacture on the premises of the insured the material for which had been supplied by the plaintiff under agreement with the insured were destroyed by fire. The policies covered "Stock in trade of every description manufactured, unmanufactured and in process thereof manufactured or dealt in by the assured, then owned, held in trust or on assignment or sold but not delivered or removed, all while contained in the building, etc." The insured had assured the plaintiff that the latter's interest was fully protected under his policies.

Held that since the nature of the plaintiff's interest in the goods was not communicated to the company, statutory condition 6 (a) applied and the policy covered only the interest of the insured. Statutory condition 22 did not apply in view of the provision in the policy undertaking to pay within five days after proofs of loss were filed.

September 22, 1921.—High Court Division—*Cole v. Merchants Fire Insurance Co.*—21 Ontario Weekly Notes, 19.

(On appeal, the above decision was reversed by the Appellate Division, December 16, 1921, 21 O.W.N., 182.)

(s) *Avis—Refus de payer—Renonciation—C. civ., art. 2478.*

1. Une compagnie d'assurance qui après un incendie fait une enquête et déclare ensuite à l'assuré qu'elle refuse de payer quoique ce soit parce que celui-ci lui a fait de fausses représentations, ne peut, dans une poursuite pour recouvrer le montant de l'assurance, plaider défaut d'avis; ce refus de payer pour toute autre raison que le manque de formalités, constitue une renonciation au droit que la compagnie avait d'exiger un avis écrit et assermenté de la perte subie et des causes de l'accident si l'assuré les connaissait.

2. La clause suivante dans une police d'assurance: "Aucune condition de la police, soit en entier ou en partie, n'est censée avoir été abandonnée par la compagnie, à moins que ce décide-ment ne soit clairement exprimé par écrit et signé par un agent de la compagnie" ne s'applique qu'au cas d'une condition dans la police qui peut être consentie par un agent, et non à une renonciation à l'avis requis après un incendie, laquelle la compagnie peut, faire tacitement.

June 14, 1921.—Court of Revision, Que.—*Gaudet v. Guardian Assurance Co.*—27 Rev. Leg., 428.

(t) 1. *Policies Covering Stock-in-Trade and Fixtures—Fraud of Insured in Furnishing Particulars—Claim of Assignee of Policy Vitiating by—Saskatchewan Insurance Act R. S. S. 1920 Ch. 84, Sec. 82, Conditions 19, 20 and 21.*

The "Above particulars" referred to in Condition 21 of the statutory conditions in sec. 82, of the Saskatchewan Insurance Act R. S. S. 1920, ch. 84, which provides that "any fraud or false statement in any statutory declaration in relation to any of the above particulars shall vitiate

the claim of the person making the declaration" include an account of the loss to be verified by statutory declaration containing all the particulars which the nature of the claim will permit, and where such an account furnished by and verified by the insured is false and fraudulent it vitiates the policy not only as regards any interest of the insured but also as regards any right or claim of an assignee, it being immaterial whether the assignment was made before or after the false statements were furnished.

(*Miller-Morse Hardware v. Mills National Ins. Co. and London Mutual Fire Ins. Co.* (1920), 56 D.L.R. 738, reversed).

2. *Two Policies in same Company, One on Goods and One on Building—Vitiation of Goods' Policy Because of False Statements—Policy on Building Not Affected by.*

Where an insurer has two policies in an insurance company, one on the goods and one on the building, each of these policies constitutes a separate contract between the parties, and false statements, which vitiate the policy on the goods, do not prevent the insured or his assignee from recovering under the policy on the building as to which there were no false statements, although if all the property were covered by one policy there being only one contract, fraud as one particular would vitiate the whole contract.

(*Harris v. Waterloo Mutual Fire Ins. Co.* (1886), 10 O.R. 718 followed).

August 5, 1921.—*Saskatchewan Court of Appeal—Miller-Morse Hardware Co. v. Dominion Fire Insurance Co. et al*—61 D.L.R., p. 114.

(u) *Intérêt—Promesse de vente—C. civ., art. 1478, 2576.*

Un propriétaire en consentant un bail de son immeuble peut y joindre une promesse de vente conditionnelle, avec une clause de rétention du droit de propriété jusqu'à paiement complet du prix de vente stipulé et une clause résolutoire; mais, dans ce cas, le locateur-vendeur conserve un intérêt dans la propriété, à titre de propriétaire, suffisant pour lui permettre de la faire assurer contre l'incendie et de retirer le montant de l'assurance en cas de sinistre.

April 26, 1920.—Court of the King's Bench, Que.—*La Compagnie d'Assurance Mutuelle Contre le Feu des Beurreries et Fromageries de la Province de Québec v. Bockus*.—30 Rapports Judiciaires de Québec, 536.

(v) Appeal against judgment of Meredith C. J. C. P. (19 O.W.N. 304. For reference see Insurance Report 1920 Vol. I p. xlii). The appeal was allowed and judgment entered for the appellant for \$1,500 and costs of the action.

April 26, 1921.—Ontario Supreme Court, Appellate Division—*Quinn v. North British and Mercantile Insurance Company*—20 Ontario Weekly Notes, 207.

(w) *Agent—Fausses représentations—Transport—Avis—Renonciation—C. civ., art. 2478, 2487—S. ref. (1909), art. 7034, Par. 1.*

1. L'agent d'une compagnie d'assurance qui prépare lui-même la demande d'assurance et décrit les choses assurées, fait un acte qui est considéré comme celui de la compagnie.

2. Celui auquel une police d'assurance est transportée et qui a fait accepter le transport par la compagnie, n'est pas responsable des fausses représentations que l'assuré originaire aurait pu faire, s'il n'en a eu aucune connaissance et n'y a pas participé.

3. Si la compagnie d'assurance envoie un estimateur sur les lieux du sinistre pour évaluer les pertes de l'assuré, et qu'après de longues négociations offre une indemnité de \$300, elle renonce par là aux conditions de la police relativement à l'avis de l'incendie que l'assuré doit donner.

September 5, 1919.—Superior Court, Que.—*Raymond v. La Compagnie d'Assurance Mont-Royal*—27 Rev. Leg. 99.

(x) *Assurance mutuelle—Cancellation—Police—Avis—Réception.*

Lorsqu'il est stipulé dans une police d'assurance que l'annulation de la police ne prendra effet que sept jours après l'avis donné de la cancellation du contrat, ces sept jours comptent de l'arrivée de la lettre contenant l'avis au bureau de poste de sa destination.

April 19, 1920.—Quebec Superior Court—*Trudel v. La Compagnie d'Assurance Mutuelle du Commerce contre l'Incendie*—59 Quebec Reports, 24.

3. ACCIDENT INSURANCE

(y) *Liability—Policy—Suspensive condition—Payment—Seizure by garnishment—C. C., art. 1079, 2490.*

Where a clause in an insurance policy reads as follows: "Condition 'F':—No action shall lie against the corporation to recover for any loss under this policy unless it shall be brought by the assured for loss actually sustained and paid in money by the assured in satisfaction of the judgment after trial of the issue, nor unless such action is brought within 90 days after final judgment against the assured has been so paid and satisfied. The corporation does not prejudice by this condition any defence against such action it may be entitled to make under its

policy," the insurer cannot be forced to pay until the insured establishes that he has paid in money, in satisfaction of a judgment after trial of the issue. In consequence a seizure by garnishment cannot be maintained in the hands of the Insurance Company in favour of a creditor who has obtained judgment for damages against the insured, this latter having not paid nor satisfied the judgment in conformity with the condition mentioned in the above clause.

June 28, 1921.—Court of the King's Bench—*The Employers' Liability Assurance Corporation v. Dame Melukhova*—32 Quebec Reports, 146.

(z) *Policy—Cancellation—Notice—Insurance Act (1917) 7-8 Geo. V. ch. 29, art. 134, sub. art. 2.*

1. Once there is a valid contract of insurance, neither party to such contract can cancel or withdraw itself from its obligation, except by complying with the terms of the contract as to cancellation, or by entering into a mutual agreement to cancel it. Neither party can cancel without the consent of the other, except in the terms of the contract and of the statutory conditions. Therefore a letter by the insured in these terms: "I notify you at once to cancel my policy as the policy is not what I thought it was and not able to 'keep it up' is a legal cancellation under the Insurance Act (1917) 7-8 Geo. V. ch. 29, art. 134, sub. art. 2. Under a similar clause in the policy, no physical defeasement of the policy was required. If any action on the part of the company, had to be taken, the official entry of such cancellation made in the company's books, by the proper officer under instructions from its manager, made the cancellation effective and binding on all parties concerned.

2. An insurance sub-agent has no authority to reinstate and revive a policy that had been regularly cancelled.

June 28, 1921.—Court of the King's Bench—*The Globe Indemnity Company of Canada v. Lomax*—32 Quebec Reports, 59.

(aa) *Condition—Médecin—Rebouteur—Responsabilité—C. civ., art. 2490, 2491.*

Lorsqu'un ouvrier se fait fracturer un pied pendant qu'il est à son travail, et qu'au lieu d'avoir recours à un médecin, il se fait soigner par un rebouteur, il viole en cela la clause suivante contenue dans une police d'assurance contre les accidents, savoir: "aucune indemnité ne sera payable en vertu de cette police, à moins que l'assuré ait été régulièrement sous les soins d'un médecin légalement qualifié, au moins, un jour sur sept durant le temps pour lequel la réclamation est faite", et n'a aucune réclamation contre la compagnie d'assurance.

November 24, 1920—Quebec Superior Court—*Larouche v. Merchants and Employers Guarantee and Accident Co.*—59 Quebec Reports, 376.

(bb) *Insurance Against Accidents to Employees—Insurer, after Learning of Breach of Condition of Policy, Defending Action Brought by Employee against Insured—Waiver of Condition—Estoppel.*

An insurer of indemnity against accidents to employees, which took charge of the defence of an action brought by an employee against the insured for injuries by accident, and which continued in charge of such defence after learning of the non-observance by the insured of a condition of the policy, was held to be stopped from denying that it had waived such condition.

Judgment of the Court of Appeal for Saskatchewan 13 Sask. L.R. 405 (1920), 3 W.W.R. 113, affirmed.

March 11, 1921.—Supreme Court of Canada—*Parrott v. Western Canada Accident and Guarantee Insurance Company*—(1921) 2, W.W.R., 569.

(cc) *Accident du travail—Acquiescement—Etablissement dangereux—Mineur au-dessous de 16 ans—S. ref., (1909), art. 3829 et s.*

1. Lorsqu'une clause dans une police d'assurance de garantie constitue une condition, la compagnie d'assurance peut, soit formellement soit tacitement par ses actes, y renoncer, mais lorsque la clause qu'elle invoque est de l'essence même du contrat; elle n'est pas censée y renoncer parce qu'elle aurait essayé d'opérer un règlement avec le créancier de l'assuré.

2. Un établissement où l'on découpe le bois au moyen de scies rondes et d'autres outils tranchants, est, dans cette partie, un établissement dangereux conformément aux S. ref. (1909), art. 3829 et s., dans lequel aucun mineur au-dessous de 16 ans ne peut être employé.

October 25, 1920—Court of King's Bench, Que.—*Pariseau Frères v. Travelers' Insurance Company*.—27 Rev. Leg. 102.

(dd) *Accident du Travail—Prime—Compagnie d'assurance et ouvrier.—Lien de droit—Répétition—C. civ., art. 1047.*

1. Dans une police d'assurance de garantie émise sous l'opération de la loi des accidents du travail, la clause suivante: "No action shall lie against the company to recover for any loss under P. 1, foregoing, unless it shall be brought by the assured for any loss actually sustained and paid by him in money, in satisfaction of a judgment after trial of the issue, and no such action shall lie to recover under any other agreement of the company herein contained unless brought by the assured himself to recover money actually expended by him", ne permet pas à celui qui a été la victime d'un accident, alors qu'il était à l'emploi de l'assuré, de payer

la prime de l'assurance au lieu et place du patron qui étant insolvable a négligé de le faire, et de poursuivre la compagnie d'assurance, en exerçant les droits de l'assuré, après avoir obtenu un jugement contre ce dernier.

2. Dans ces circonstances, l'ouvrier ne peut non plus répéter de la compagnie d'assurance, la prime qu'il lui a payé à défaut de son patron, vu que cette dernière a acquis cette prime en gardant la police en vigueur.

February 28, 1921.—Court of the King's Bench, Que.—*The Travelers' Insurance Company v. Bélair*—27 Rev. Leg., 241.

(cc) *Breach of contract—Insurer's knowledge—Continuation of defence in action against insured—Waiver of condition—Estoppel.*

The respondent held a policy of insurance in the appellant company to indemnify him against accidents to his employees. An employee was injured and brought action against the respondent. The appellant, in pursuance of a condition of the policy, assumed the defence. During the trial, the appellant learned, by the respondent's own admission, that the machine which caused the accident had been unguarded in breach of a condition of the application and of the policy. But the appellant continued the defence down to judgment awarding damages to the employee. The respondent brought this action to recover the amount paid by him. The appellant pleaded that owing to the respondent's breach of the condition of the policy, it was relieved from liability.

Held, that the appellant company, having assumed and continued the defence with knowledge of the fact that the machine was unguarded, waived any right to dispute liability under the policy for such breach of condition.

Judgment of the Court of Appeal (13 Sask. L.R. 405) affirmed.

February 3, 4, March 11, 1921.—Supreme Court of Canada.—*Western Canada Accident and Guarantee Insurance Co. v. S. Parrott*.—LXI S.C. Reports, 595.

(ff) *Policy or Contract—"Entire sight of one eye is irrecoverably lost"—Construction—Liability.*

The "entire sight of one eye is irrecoverably lost" within the meaning of an indemnity policy when the insured, although able to distinguish light from dark and notice shadows, has lost the useful sight of the eye in relation to his avocation, and when no operation is recommended that affords reasonable belief that the sight can be restored.

(Re *The Etherington and Lancashire, etc., Accident Ins. Co.*, (1909) 1 K.B. 591, referred to).

January 4, 1921.—British Columbia Court of Appeal—*Shaw v. Globe Indemnity Co. of Canada*—57 D.L.R., 102.

(gg) *Subrogation (S III -10)—Collision—Payment of Damages by Accident Insurance Company—Action by Owner of Car Against Person Responsible for Damages—Necessity of Stating that Action brought for Benefit of Insurance Company.*

The owner of an automobile who is insured against accident and suffers damages in a collision, and is paid the amount of damages by the insurance company, may maintain an action for the benefit of the insurance company against the person causing the damage, and is not obliged to state in his declaration that he is suing for the benefit of the insurance company, as the defendant, not having received any notice of the transfer of the claim to the insurance company could validly discharge his obligation by payment to the plaintiff, and by art. 1156 of the Civil Code (Que.) the insurance company would by the mere fact of payment be subrogated in the rights of the plaintiff.

Appeal by plaintiff from the judgment of the Superior Court dismissing an action for damages caused to plaintiff's automobile by defendant. Reversed.

March 19, 1921.—Quebec Court of Review—*Ginsberg v. Matthews Blackwell Co. Ltd.*—61 D.L.R., 369.

4. AUTOMOBILE INSURANCE

(hh) *Insurance against Theft—Recovery of Car from Thief after Time for Payment—Effect of—Conditions for Appraisal on Disagreement as to Amount of Loss and against Abandonment of Car to Company—Applicability of After Loss Established and Time for Payment Arrived—Cheque Sent from Western Office of Company But Not Delivered to Insured.*

In an action on a policy of insurance against the theft of an automobile, it was held that, the plaintiff having fulfilled the conditions of the policy and having become entitled to recover the full face value thereof at the expiration of sixty days from the filing of proofs of loss, he was not affected in his right to recover that amount by the fact that the car was subsequently recovered from the thief.

The policy provided that "in the event of disagreement as to the amount of loss or damage the same must be determined by.....appraisers before recovery can be had hereunder".

Held, that the fact that, after the insured had filed his proof of loss, an officer of the company had a mental objection to the proof as filed would not be enough to constitute a disagreement under said condition, but he must have communicated that objection to the insured, and that a disagreement within the meaning of the condition, but not arising until after the time for payment of the loss had arrived, could be of no avail to the company, as

the rights of the insured had then become established. Similar reasoning applied to other conditions.

The policy also provided that the "loss or damage should in no event exceed what it would cost the insured to repair the automobile with material of like kind and quality," and that there could be no abandonment to the company of the insured car.

Held, that these provisions were not applicable after the rights of the parties had been determined under the policy at the expiration of the sixty days from the receipt by the company of satisfactory proofs of loss (*O'Connor v. Maryland Mtge. Insur. Co.*, 102 N.E.R. 489, quoted).

February 13, 1922.—Alberta Supreme Court—*Goldberg v. Employers' Liability Assurance Corporation, Limited*—1 Western Weekly Reports, p. 529.

- (ii) *Liability Arising from Injury to Persons by Automobile—Conditions of Policy—Judgment Recovered against Assured—Part of Amount not Paid until after Action on Policy Begun—Payment by Another on Behalf of Insured—Death of Person Caused by Reckless Driving of Plaintiff when Drunk—Conviction for Offence against sec. 285 of Criminal Code—Criminal Negligence—Defence to Action—Public Policy.*

In an action against an insurance company for indemnity for liability for damages incurred by a plaintiff policyholder by reason of his car causing the death of a third party, it is a complete defence on the part of the company to show that the insured was drunk while operating the car when the accident occurred. It is against public policy to indemnify any one against the consequences of a criminal act.

May 9, 1921.—Ontario Supreme Court, High Court Division—*O'Hearn v. Yorkshire Insurance Company*—20 Ontario Weekly Notes, 275.

The above case was appealed to the Appellate Division of the Supreme Court of Ontario, and on Oct. 24, 1921, the appeal was dismissed. 21 O.W.N., 167.

- (jj) *Of Automobile against Theft—Keys of Garage given for purpose of having Car washed—Car stolen and wrecked—Liability of Company.*

An insurance company which has insured an automobile against theft is liable to the owner, who has given the keys of his garage, in good faith, for the purpose of having his car washed, to a person working on another machine, who uses the car for his own personal purposes whereby the car is wrecked.

June 12, 1920.—Quebec Court of Review—*Ouimet v. National Ben Franklin Fire Insurance Co.*—56 D.L.R., 501.

- (kk) *Special Clause—Construction—Damage while being unloaded from Ferry—Liability of Company.*

A policy insuring a motor car contained a clause inter alia against loss "While being transported in any conveyance by land or water—stranding, sinking, collision, burning or derailment of such conveyance, including general average and salvage charges for which the insured is legally liable." Held, that on the proper construction the two parts of the clause should be held to be distributive; that the first part covered loss arising from injury to the automobile itself, while being transported in any conveyance by land or water, and the second provided, in addition, that even though there was no physical injury to the automobile itself, yet loss, arising from general average and salvage charges for which the insured is legally liable, was insured against, and that the company was liable for damage caused by a ferry-boat backing away and allowing the automobile to drop into the water, while being unloaded.

(*Wampler v. British Empire Underwriters Agency* (1920), 54 D.L.R. 657, 43 O.L.R. 13, reversed.)

October 20, 1920.—Ontario Supreme Court, Appellate Division.—*Wampler v. British Empire Underwriters Agency*—57 D.L.R., 88.

5. BURGLARY INSURANCE

- (ll) *Policy Covering Stock of Goods of Trading Partnership—Action Brought in Name of one Partner—Addition of Co-partner as Plaintiff at Trial—Effect as to Time-limit for Bringing Action—Exception in Policy of Certain Kinds of Goods in Stock—Condition Requiring Books of Account to be Kept by Assured—Determination of Amount of Damage Sustained—Books Insufficient for Purpose—Statement of Assured as to Previous Loss by Burglary—Misstatement—Materiality—Basis of Insurance—Form Filled up by Inspector of Insuring Company.*

The provision contained in the statutory conditions for the keeping of books by the insured means that the books kept should be self-explanatory or so complete that the company can ascertain the loss without having to rely upon extrinsic evidence.

Failure on the part of the assured to disclose in his application the fact that he had suffered loss by burglary at the premises covered by the policy when as a matter of fact a burglary had taken place about a year previous to the issue of the policy is a good defence against claim under the policy.

May 10, 1921.—Ontario Supreme Court, High Court Division—*Brock v. United States Fidelity and Guaranty Co.*—20 Ontario Weekly Notes, 278.

(mm) *Absence of Written Application—No Contract until Policy Issued—Ontario Insurance Act, sec. 155 (1)—Suppression of Fact of Recent Loss by Burglary not Completely Covered by Policy Issued by another Company—Untrue and Misleading Statements—Company Acting thereon—Materiality—Liability.*

Failure of an applicant for a policy of burglary insurance to disclose the fact that he had been insured in another company and had suffered a serious loss practically exhausting the policy, relieves the insurance company from liability under the policy.

October 26, 1921.—High Court Division—*Dworkin v. Globe Indemnity Co. of Canada*—21 Ontario Weekly Notes, 104.

(nn) *Agency—Insurance—Insurance Contract Beyond Authority of Soliciting Agent.*

Persons relying on statements made by one who is employed merely to solicit insurance business under and for the local agent of the insurance company, run the risk, and must take the consequences, of dealing with one not authorized to bind the insurance company.

W. was engaged in obtaining applications for insurance to be submitted for acceptance or rejection to H., the Vancouver agent of the insurance company. H. was forbidden to accept risks for burglary insurance on liquor in excess of \$50. Held a verbal contract purported to be made by W. on behalf of the insurance company not in accordance with such rule was not binding on the company; the fact that W. had in his possession application forms and a sample policy did not bind the company on the holding-out principle; even if H. had authorized W. to make such a contract his action would be ineffectual, as the powers of a sub-agent cannot exceed those of the principal agent; *semble*, even if H. had purported to make such a contract it would not bind the company.

January 4, 1921.—British Columbia Supreme Court—*James v. Ocean Accident and Guarantee Company, Limited*—1, W.W.R., 551.

The judgment in the appeal is reported as follows:—

(oo) An application for burglary insurance was made by telephone to the insurance company's agent who took down certain details and wrote them into an application form which he then sent to be signed and to have certain information completed therein. On its return signed and with the required information completed the policy was issued and sent to the applicant (who had then left town for a time) but in the policy was inserted a clause limiting liability for "wines and liquors to the extent of \$50 only," which limitation had not been mentioned between the parties or in the application form. The Court (per Martin, McPhillips and Eberts, J.J.A., reversing judgment of Murphy, J. (1921) 1 W.W.R. 551, Macdonald, C. J. A. and Gallihier, J. A. dissenting) held that, as on the telephone application the insurance agent had stated that the property was "covered," a contract was completed on the basis of the application form as filled in and the insertion in the policy of said limitation of liability was unwarranted and not binding on the insured; the instructions of the insurance company to its agent, unknown to the insured, forbidding burglary risks on liquor in excess of \$50 could not protect it in such case. A contention that the words "common in residences generally," occurring in the application form, in themselves operated to restrict liability for wines and liquors was rejected, on the ground (per Martin and McPhillips, J.J.A.) that on a construction of the whole clause those words did not apply to "wines, liquors," mentioned in said clause prior, but not immediately prior, to the words relied on, and in any case there was no evidence to show what amount of wines or liquors is "common in residences generally," and it would be impossible to adduce satisfactory evidence on such a point.

August 2, 1921.—British Columbia Court of Appeal—*James v. Ocean Accident and Guarantee Company, Limited*.—3, W.W.R., 55.

6. GUARANTEE INSURANCE

(pp) *Guarantee of Honesty of Employee—Necessity of Full Disclosure to Insurer—Untruthful Answers by Employer to Questions Forming Basis of Contract—Effect of as Defence to Action against Insurance Company.*

Contracts insuring the honesty of an employee call for the same degree of good faith and full disclosure by the employer as is called for in contracts of life or fire insurance, and parties applying for this form of insurance may be called to strictest account for statements made by them inducing the contract.

If on an application for insurance indemnifying against loss through dishonesty of an employee, the following questions are thus answered: "Does he perform his duties to your satisfaction? Yes; Have you ever had any cause to complain of his conduct while employed by you? No"; and it is provided that the answers shall form the basis of the contract, such answers are not justified merely because the employee has never been caught stealing, and if his conduct has in fact been so unsatisfactory that it brought him to the verge of dismissal the insured is precluded, on subsequent embezzlement by the employee, from setting up any claim under the contract.

August 5, 1921.—Saskatchewan Court of Appeal—*Rural Municipality of Fertile Valley, No. 285 v. Union Casualty Company et al*—(1921) 3, W.W.R., 26.

(qq) *Taxes—Interprétation—Preuve—C. civ. art. 1013.*

Les mots suivants dans une quittance donnée pour le paiement d'une indemnité en vertu d'une police d'assurance contre l'infidélité d'un employé, savoir: "La Caisse Nationale d'économie (l'assurée) s'engage de plus à faire toutes les preuves qui seront jugées nécessaires pour

la cause actuellement en cour", veulent dire que l'assuré ne s'est engagé que de fournir la preuve que l'assureur jugerait nécessaire au désir de son avocat.

June 25, 1920—Quebec Superior Court—*La Prévoyance v. La Caisse Nationale d'Economie*—59 Quebec Reports, 161

(rr) *Succession Duty—B.C. Succession Duty Act—Duty Fixed by Auditor General Based on Executor's Valuation—Estate Overvalued—No Jurisdiction in Court to Interfere with Amount Fixed—Real Property Never Registered in Name of Deceased or Her Executor—"Coming into the Hands"—Meaning of.*

In a suit upon a bond given to secure the payment of succession duty under the B.C. Succession Duty Act, judgment was given (1921) 2 W.W.R. 697, for the amount that had been determined under sec. 22 by the auditor general as the succession duty, based on the valuation of the estate made by the executor on application for probate, although in the opinion of the Court the property was largely overvalued; the Court holding that it had no jurisdiction to interfere with the amount so fixed; *Rex v. Roach et al* (1919) 3 W.W.R. 56, distinguished on the facts and on the difference in the statutes in question.

It was held that 'succession duty was payable notwithstanding that the property was real estate which had never been registered in the name of the deceased or of her executor, it having been devised to the deceased and she having taken possession and received the profits thereof, and the executor, who was also the husband of deceased and sole devisee under her will, having also in turn taken possession and received the profits. The Court refused to make a distinction as to whether the executor's dealing with the property was in his capacity as executor or devisee.

On appeal.

Held that the appeal should be dismissed. It was held that the words, "coming into the hands," in the condition of the executor's bond should be interpreted as they were by Boyd, C. in *Ianson v. Clyde* (1900) 3 O.R. 579, at p. 585.

January 10, 1922.—British Columbia Court of Appeal—*Rex v. U. S. Fidelity Company and Quagliotti*—(1922) 1 Western Weekly Reports, 389.

7. MARINE INSURANCE

(ss) *Floating Policy—Duty of Disclosure—Facts Subsequent to Execution of Policy—"Seaworthy," Meaning of—Onus of Proof—Previous Uninsurability of Insured Barge—Non-disclosure of.*

The rule as to the obligation on an insured to disclose all material facts, does not apply at all events in all its strictness to the non-disclosure of matters arising after execution of a floating policy of marine insurance (per Macdonald, C.J.A.).

The term "seaworthy" is a variable one, and means the present state of the ship's equipment adequate to her present risk, and the standard varies with the voyage and the class of ship. The onus of proving unseaworthiness is upon the insurer (per Martin, J. A.).

"The plaintiffs issued to the defendants a floating policy of marine insurance to cover wood pulp to be transported from Mill Creek, near Vancouver, 'in the ship or vessel called the Steamers approved, including risk of North Bend barge and 2 scows.' The defendants chartered a barge or scow called the *Baramba* from the Kingsley Navigation Company, of Vancouver, and sent her to Mill Creek to be loaded and while in the course of being loaded she sank at defendant's wharf. The claim for insurance was paid and after proceedings had been commenced against the Kingsley Navigation Company by the plaintiffs, who had been subrogated to defendants' rights, for damages, the plaintiffs allege that they discovered that the defendants were aware of the unseaworthiness of the *Baramba* prior to loading and had not communicated this fact to the plaintiffs. They therefore discontinued that action and sued the defendants to recover the insurance money paid to them." The trial Judge found that the *Baramba* was unseaworthy but that the defendants did not consider her so, but he also found that they did know that she had been refused insurance, and on that ground judgment was given for the plaintiffs.

On appeal, held, per Macdonald, C.J.A., Martin and Eberts, J. J. A., McPhillips, J. A. dissenting, that the appeal should be allowed. Per Macdonald, C. J. A.: The policy was a floating one; the company was already bound before the facts came into existence, which the insurers contended ought to have been disclosed; and, therefore, at least, in the absence of evidence of knowledge of unseaworthiness on the part of the defendants, the insurers were liable. Per Martin, J. A.: The barge cannot, having regard to the nature of her employment, be held to have been unseaworthy. Eberts, J. A. give no reasons. Per McPhillips, J. A., dissenting: The material fact of the uninsurability of the barge should have been disclosed.

January 10, 1922.—British Columbia Court of Appeal—*Standard Marine Insurance Company v. Whalen Pulp and Paper Mills Limited*—1 Western Weekly Reports, 679.

8. GENERAL

(tt) *Droit municipal—Taxe sur les compagnies—Commerce par un agent—Loi des cités et villes—S. ref., (1909), art. 5735, 5736.*

Une compagnie d'assurance, qui se constitue un agent, résidant en permanence dans une municipalité de ville ou de cité, pour y solliciter les demandes d'assurance et opérer le recouvrement des primes, fait effectivement le commerce dans telle municipalité, et est assujettie à la taxe annuelle imposée par règlement de son conseil, sous l'autorité de l'art. 5735, S. ref., 1909.

December 30, 1920—Quebec Superior Court—*La Cité de Lévis v. The Sun Life Assurance Company*—59 Quebec Reports, 294.

LEGISLATION

1. DOMINION LEGISLATION

There was no legislation of a public or general character affecting insurance enacted by the Parliament of Canada during the year 1921.

Private Acts were passed as follows:—

(1.) Chapter 74. An Act respecting The Dominion Life Assurance Company (*Assented to May 3, 1921*).

This Act repeals section thirteen of the Company's Act of incorporation requiring the maintenance of separate accounts in "General," "Abstainers" and "Women's" branches.

(2.) Chapter 75. An Act to incorporate Fidelity Insurance Company of Canada. (*Assented to June 4, 1921*).

This Act incorporates the company with power to transact guarantee, burglary, accident, sickness, automobile, plate glass, forgery, fire, inland transportation and inland marine insurance. The capital authorized is one million dollars. The head office will be in the City of Toronto.

(3.) Chapter 77. An Act to incorporate Ensign Insurance Company. (*Assented to June 4, 1921*).

The insurance powers of this country include automobile, burglary, explosion, fire, guarantee, hail, inland transportation, marine, plate glass, sprinkler leakage and tornado insurance. The head office will be in the City of Toronto. The authorized capital is five hundred thousand dollars which may be increased to one million dollars.

2. ALBERTA LEGISLATION

(1) Chapter 37. An Act to amend The Alberta Insurance Act. (*Assented to April 19, 1921*).

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:—

1. Section 3 of The Alberta Insurance Act, being chapter 8 of the Statutes of Alberta, 1915, is amended by striking out paragraph 1 thereof, and substituting therefor the following:—

"1. Every company undertaking—

"(a) Life insurance. \$ 300

"(b) Fire insurance (other than mutual fire insurance) either alone or combined with one or more of the following, that is to say: use and occupancy, rent, profit, storm, cyclone, tornado, inland marine, inland transportation, sprinkler leakage and explosion insurance. 300

"(c) Hail insurance. 200

"(d) Accident (including vehicle and public liability), sickness or health, guarantee or suretyship, burglary, liability and automobile insurance, or any one or more of them. 200

"(e) One or more of the following: automobile, plate glass, guarantee, burglary, steam-boiler, storm, cyclone, tornado, inland marine, inland transportation, sprinkler leakage, explosion and live stock insurance, or any other class of insurance not hereinbefore enumerated. 50

"(f) Mutual fire insurance—

If Dominion or foreign. 50

If Provincial. 50"

2. Section 48a is added to the said Act as follows:—

"48a. Every company or person doing insurance business in the province shall forward to the Provincial Treasurer on or before the last day of January in every year a statement showing the names of all agents to whom any such company or person has paid a commission during the twelve months immediately preceding the first day of January of that year."

3. Section 94a is added to the said Act as follows:—

"94a. No agent of any company or other person whatsoever shall by means of misleading or false statements, procure or induce, or attempt to procure or induce any person to surrender or otherwise avoid any policy of insurance."

4. Section 101a is added to the said Act as follows:—

"101a. Any tender of money under the provisions of this Act may be made by a marked cheque drawn upon a bank to which The Bank Act applies."

(2) Chapter 27. An Act to amend The Municipal Hail Insurance Act. (*Assented to April 19, 1921*).

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:—

1. Section 2 of The Municipal Hail Insurance Act, being chapter 20 of the Statutes of Alberta, 1918, is amended by adding as paragraph (k) thereof the following:—

"(k) 'Parcel of land' shall mean any quarter section or smaller parcel of land, separately assessed on the assessment roll of a municipal district."

2. Section 6 of the said Act is amended—

(a) As to subsection 1 thereof by adding after the words "under the operation of this Act" the words "and within the hail insurance district";

(b) As to subsection 2 thereof by adding thereto the words "and within the hail insurance district";

(c) As to subsection 3 thereof by striking out the first two lines thereof and inserting: "The council of any municipal district not then within the hail insurance district"; and by adding to the subsection the words "and within the hail insurance district";

(d) As to subsection 4 thereof—

By striking out all words therein down to and including the words "hail insurance district", and inserting in lieu thereof: "Any owner or occupant of land lying in a municipal district not within the hail insurance district."

3. Section 8a is added to the said Act as follows:

8a. Subject to the provisions of this Act as to withdrawals and as to the non-inclusion of certain crops in the crop report hereinafter provided for and the other provisions of this Act, all owners and occupants of land within the hail insurance district shall be insured against loss or damage by hail in respect of all crops grown thereon, and shall be liable to assessment per acre of all land upon which any crop is sown.

"(2) Where any person other than the owner or occupant of land whereon insured crop is grown has an interest in such crop, such person shall be insured against loss or damage by hail in accordance with the provisions of this Act."

4. Section 12 of the said Act is amended by striking out in the second line thereof "\$4," and substituting therefor "\$8".

5. Section 14 of the said Act is amended by adding thereto clause (d) as follows:

"(d) To reinsure any portion of the risk carried under the provisions of this Act in any company or corporation approved for this purpose by the Minister."

6. Section 24 of the said Act is hereby struck out, and the following substituted in lieu thereof:

"24. Every owner or occupant of land within the hail insurance district and not withdrawn from the operation of this Act shall, on or before the fifteenth day of June in each year, forward to the secretary-treasurer of the municipal district within which such land is situated a crop report in the form prescribed by the board, showing—

"(a) The name and address of the person making the same;

"(b) A correct description of every parcel of land owned or occupied by him within the area of the municipal district, except—

"(i) Subdivided lots and blocks registered in the land title office;

"(ii) Lands withdrawn from the operation of this Act under the provisions thereof;

"(c) The location, acreage and kind of the crop with regard to which he desires to be insured;

"(d) The amount of the maximum indemnity to be payable per acre in respect of loss, i.e., \$6, \$8 or \$10 per acre, as the case may be.

"(2) Where lands are leased the lessee may make a crop report in the form hereinbefore referred to at any time before the fifteenth day of June of any year, which may be accepted by the secretary-treasurer of the municipal district as correct in lieu of the crop report of the owner or occupant of land, if any.

"(3) In case any owner or occupant neglects or refuses to make the crop report, or makes an insufficient crop report, the secretary-treasurer of the municipal district within which any such land is situated shall after proper and reasonable investigation fill up the crop report as accurately as possible and any costs or charges that he may incur in obtaining accurate information shall become immediately due and payable by the owner or occupant of the land to the secretary-treasurer, and if not paid shall be charged against the owner or occupant as a portion of the hail insurance tax for that year."

7. Section 25 of the said Act is hereby struck out, and the following substituted therefor:

"25. The secretary-treasurer of each municipal district within the hail insurance district shall, on or before the first day of July in each year, prepare and forward to the Hail Insurance Board a statement in a schedule form to be prescribed and furnished by the board, setting forth the information given in the crop reports made by the owners or occupants or filled in by the secretary-treasurer, and such other information as may be required by the board.

"(2) All information set out in such statement shall, for the purposes of taxation and the payment of indemnities hereunder be deemed to be correct."

8. Section 26 of the said Act is amended—

(a) As to subsection 1 thereof—

"(i) By inserting after the word 'Act' in the second line thereof the words 'in respect of any land';

"(ii) By inserting after the word 'Act' where it occurs for the second time therein the words 'save in so far as liability for unpaid taxes is concerned';

"(iii) By striking out the words 'that that in' where they occur therein, and substituting therefor the words 'that in';

"(iv) By striking out the proviso at the end thereof;

"(v) By adding at the end thereof the words 'Every such application shall be sent forthwith by secretary-treasurer of the municipal district to the board by registered mail, but in no case will the insurance be considered to be in force until such time as the application is received by the board at its office in the city of Calgary';

(b) By adding as subsection 2 thereof the following:

"(2) All parcels of land entirely raw or unbroken shall be considered to be withdrawn from the operation of this Act under the provisions of this section";

(c) As to subsection 2 thereof—

"(i) By changing the number thereof to 3;

"(ii) By striking out the words 'twentieth day of July' where they occur therein, and substituting therefor 'first day of August';

"(iii) By striking out all words after the words 'such destruction,' and inserting in lieu thereof 'may cancel the insurance for the current year with respect to the crop destroyed and thereupon shall be entitled to a rebate of the hail insurance tax, or such portion thereof as, upon taking into consideration the amount of the crop destroyed and the time during which such destroyed crop was insured, seems just to the board.'"

9. Section 27 of the said Act is amended—

(a) As to subsection 1 thereof by striking out the words "fifteenth day of September" wherever they occur therein, and inserting in lieu thereof the words "thirtieth day of September";

(b) By adding as subsections 3, 4 and 5 thereof the following:

"(3) If for any reason notice of loss is not given within thirty days from the date of such damage, the claimant shall furnish proof of the damage sustained by him by statutory declaration or otherwise, as the board may direct.

"(4) Any claim for an indemnity, notice of which is not given to the board on or before the first day of November of the year in which such damage occurs, shall be absolutely barred.

"(5) All claims for indemnity for loss occurring during the years 1919 and 1920 of which no notice has been given to the board are hereby absolutely barred."

10. Section 29 of the said Act is amended by renumbering subsections 2 and 3 thereof, making them 3 and 4 respectively and by adding as subsection 2 thereof the following:

"(2) Any owner or occupant on application in writing to the secretary-treasurer of the municipal district in which his land lies, may after being insured and before his crop is destroyed or damaged by hail have his insurance increased from \$6.00 to \$8.00, from \$6.00 to \$10.00 or from \$8.00 to \$10.00 per acre. Such application shall be sent forthwith by the secretary-treasurer of the municipal district to the board by registered mail, but in no case will the additional insurance be considered to be in force until such time as the said application shall have been received by the board at its office in the city of Calgary."

11. Section 33 of the said Act is amended by striking out the words at the beginning thereof down to and including the word "sufficient," and by inserting in lieu thereof the following:—

"The board shall after the fifteenth day of September but not later than the third day of October in each year fix the rates per acre of insured crop at which the hail insurance tax is to be levied upon each owner or occupant.

"(2) The rates so fixed shall vary in accordance with the maximum amount of indemnity per acre desired by the owner or occupant of the parcel of land concerned.

"(3) The rates shall be of such an amount that the tax when levied at those rates shall be sufficient."

12. Section 34 of the said Act is amended by striking out the words "rate has been fixed," and inserting in lieu thereof the words "rates have been fixed."

13. Section 36 of the said Act is amended—

(a) By striking out the word "rate" where it occurs therein, and inserting in lieu thereof the word "rates";

(b) By inserting the words "and occupants" after the word "owners" therein;

(c) By striking out all the words after the word "levied" where it last occurs therein, and inserting in lieu thereof the words "and be chargeable against the land and recoverable in the same manner as municipal taxes and the persons charged therewith shall be subject to the same penalties for non-payment as for the non-payment of municipal taxes."

14. Section 36a is added to the said Act as follows:

"36a. Where crops growing on leased land are insured the owner or occupant shall have a first charge upon all the insured crops as security for the payment of the tax or so much thereof as is not payable with respect to crop payable to the lessor.

"(2) The lessor may—

(a) Give notice of his intention to enforce his charge upon a sufficient quantity of grain or seed to discharge the said tax, or part thereof;

(b) Upon giving such notice, separate such grain or seed from the bulk and remove the same from the premises of the lessee at any time within thirty days.

"(3) If, at the expiration of fifteen days from such notice, such tax or part of the tax is not paid to the lessor he may sell the grain or seed at a fair market price and retain thereout the amount of such tax, together with an allowance for haulage at the following rate: four cents per hundred pounds for six miles or less and three quarters of a cent per hundred pounds for each additional mile, provided that the total charge for haulage shall not exceed twenty cents per hundred pounds.

"(4) The lessor shall not separate, remove or sell any greater quantity of grain or seed than will approximately when computed at the fair market value thereof at the nearest market, be sufficient to satisfy the amounts set out in the preceding subsection.

"(5) All grain or seed separated or removed under the provisions of this Act shall be sold within thirty days after notice of intention to enforce the charge is given, unless the lessee consents in writing to a postponement of the sale.

"(6) If the proceeds of any such sale exceed the amount required to satisfy the amounts set out in subsection 3 hereof, the surplus shall be paid to the lessee."

(3) Chapter 75. An Act to incorporate the Premier Insurance Company.

(Assented to April 19, 1921).

This Act incorporates the company with a capital stock of five hundred thousand dollars (\$500,000) which may be increased to one million dollars (\$1,000,000). The company is to carry on the business of fire, tornado, inland marine, inland transportation, sprinkler leakage, hail, accident, automobile, sickness, guarantee, plate glass, burglary, theft, steam boiler and live stock insurance. The company is required to have twenty-five thousand dollars (\$25,000) subscribed before the general meeting for the election of directors is held and is required to have subscribed and paid capital as called for by section 7 of the Insurance Act before commencing business. The Head Office of the company is to be established in the City of Calgary.

3. MANITOBA LEGISLATION

(1) *Chapter 34. An Act to amend "The Manitoba Insurance Act."**(Assented to May 7, 1921).*

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Subparagraph (i) of paragraph (b) of section 45 of "The Manitoba Insurance Act," being chapter 98 of the Revised Statutes, 1913, as amended by section 5 of chapter 59 of 10 George V, is further amended by inserting after the word "company" in the first line of said subparagraph the words "which has not been granted a license under 'The Insurance Act, 1917,' (Canada), to carry on its business of insurance."

2. This Act shall come into force on the day it is assented to.

(2) *Chapter 35. An Act to further amend "The Life Insurance Act."**(Assented to April 26, 1921).*

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Manitoba, enacts as follows:—

1. Section 3 of chapter 61 of 10 George V, Statutes of Manitoba, is hereby repealed and the following section substituted therefor:—

2. The repeal of said section 15 shall apply to all policies of insurance existing or future, but shall not affect any revocation, appropriation, reapportionment or diversion of the moneys as permitted by said section 15, made prior to the 27th day of March, 1920.

3. This Act shall come into force on the day it is assented to.

(3) *Chapter 36. An Act to amend "The Mutual Fire Insurance Act."**(Assented to May 7, 1921).*

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Section 36 of "The Mutual Fire Insurance Act," being chapter 101 of the Revised statutes, 1913, is amended by inserting after the word "amount" in the seventh line the words "of the premium deposits on hand in cash, or."

2. Section 49 of the said Act, as amended, is amended by striking out all of the third line thereof and by substituting therefor the words "the mailing of the notice provided by section 48 of this Act."

3. This Act shall come into force on the day it is assented to.

(4) *Chapter 153. An Act to amend an Act to incorporate The Continental Fire Insurance Co.**(Assented to March 23, 1921).*

This Act amends the original Act of Incorporation of the company, chapter 86 of the Statutes of 1909, as amended by chapter 123 of the Statutes of 1919, by increasing the number of classes of business the company may transact to include fire, tornado, hail, ocean and inland marine, ocean and inland transportation, sprinkler leakage, plate glass, live stock, explosion, steam boiler, burglary, theft, automobile and vehicle, employers' liability, guarantee, accident and sickness insurance.

(5) *Chapter 154. An Act to incorporate Corona Fire and Casualty Company.**(Assented to April 26, 1921).*

This Act incorporates the company with power to transact the business of fire, accident, sickness, burglary, explosion, guarantee, plate glass, sprinkler leakage and steam boiler insurance. The authorized capital is five hundred thousand dollars (\$500,000) with provision for increase by by-law to an amount not exceeding one million dollars (\$1,000,000). The company shall not commence business until one hundred thousand dollars (\$100,000) of capital have been subscribed and at least twenty thousand dollars (\$20,000) paid in on account of subscribed stock. The Head Office of the company will be in the City of Winnipeg.

(6) *Chapter 158. An Act to incorporate Northwestern General Insurance Company.**(Assented to April 28, 1921).*

This Act incorporates the company with power to transact the business of fire, explosion, burglary, plate glass, sprinkler leakage, steam boiler, accident, sickness, automobile, guarantee and hail insurance. The authorized capital is one million dollars (\$1,000,000) with provision for increase to two million dollars (\$2,000,000) by by-law of the company. The insurance business shall not be commenced until one hundred thousand dollars (\$100,000) of capital have been subscribed and at least thirty-five thousand dollars (\$35,000) paid thereon. The Head Office of the company will be in the City of Winnipeg.

(7) *Chapter 162. An Act to incorporate Trans-Canada Insurance Company.**(Assented to April 26, 1921).*

This Act incorporates the company with power to transact the business of accident, sickness, automobile, burglary, explosion, guarantee, plate glass, sprinkler leakage, steam boiler, fire, tornado, inland marine and inland transportation insurance. The authorized capital is five hundred thousand dollars (\$500,000) divided into ten thousand shares of fifty dollars each (\$50) with provision for increase by by-law to one million dollars (\$1,000,000). One hundred thousand dollars (\$100,000) of capital is required to be subscribed and at least twenty-five thousand dollars (\$25,000) paid thereon before the insurance business of the company is commenced. The Head Office of the company will be in the City of Winnipeg.

4. NOVA SCOTIA LEGISLATION

*Chapter 67. An Act to Amend Chapter 14, Acts of 1919, entitled, "An Act Respecting Insurance Agents."**(Passed the 16th day of May, 1921.)*

Be it enacted by the Governor, Council, and Assembly, as follows:—

1. Subsection (1) (c) of section 7 of chapter 14 of the Acts of 1919 is repealed and the following substituted therefor:—

(c) Elsewhere \$3.00

2. Subsection (2) of section 7 of said chapter is repealed and the following substituted therefor:—

(2) By Agents for Life or Accident Insurance, \$3.00."

5. ONTARIO LEGISLATION

*Chapter 60. An Act to amend The Ontario Insurance Act.**(Assented to May 3, 1921.)*

His Majesty, by and with the advice and consent, of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. This Act may be cited as The Ontario Insurance Amendment Act, 1921.

2. Subsection 3 of section 69 of The Ontario Insurance Act is hereby repealed.

3. Sections 78a to 78i both inclusive of The Ontario Insurance Act, as enacted by The Ontario Insurance Amendment Act, 1916, are hereby repealed, and the following sections are inserted in lieu thereof:

78a. "Rates of Contribution" as used in section 78b to 78m hereof shall mean and include the regular net premiums, dues, rates or contributions receivable from the members for the purpose of the payment at maturity of the society's certificates or contracts of insurance.

78b. (1) In addition to the annual statement required to be filed under this Act, each society shall file with the registrar not later than the first day of May in each year beginning in the year 1921, a valuation of its certificates or contracts of insurance in force at the last preceding 31st day of December, which valuation shall have regard to the prospective liabilities of the society under its certificates or contracts of insurance and to the rates of contribution to be thereafter received from its members on such certificates according to the rates in force at the date of valuation, and shall be made and certified by an actuary appointed by the society and shall include a valuation balance sheet in such form and detail as the registrar may from time to time prescribe.

(2) Where in the opinion of the actuary appointed by the society the valuation balance sheet shows that the society is in a position to provide for the payment of its contracts of insurance as they mature, without deduction or abatement and without increase in its existing rates of contribution, the society shall file with the registrar a declaration of the actuary to that effect.

(3) A summary of the valuation certified by the actuary and a statement as to the financial condition of the society disclosed by such valuation shall be mailed to each insured member not later than the first day of June in each year or in lieu thereof such certified summary of the valuation and statement of the actuary may be published in the society's official paper and a copy mailed to each insured member.

78c. (1) If it appears to the registrar from the statement and reports filed with him or from an examination or valuation made in pursuance of this Act, that the assets of a registered friendly society applicable to the payment of its insurance contracts are insufficient to provide for the payment of its contracts of insurance at maturity without deduction or abatement and without increase in its existing rates of contribution, he shall make a special report to the minister as to the financial condition of the society.

(2) If the minister, after consideration of the said report, concurs in the opinion of the registrar, the minister shall request the society to make, within such time as he may prescribe, but not exceeding four years, such increase in its rates of contribution or such reduction in the benefits payable under its contracts of insurance or otherwise, as will enable the society to provide for the payment of its contracts of insurance at maturity.

(3) On receipt of such request the society shall take the steps prescribed by its laws or constitution for putting into effect such changes as may be approved by the actuary appointed by the society for the purpose aforesaid.

(4) Where in the opinion of the governing executive authority of the society a special meeting of the society is desirable for the purpose of considering the request of the minister, the said governing executive authority of the society may call a special meeting of the supreme legislative body of the society upon such notice as the said governing executive authority may deem reasonable, and as the registrar may approve and such meeting so called shall be deemed to have been regularly constituted notwithstanding any provisions contained in the constitution and laws of the society.

78d. A friendly society incorporated under the laws of Ontario may by amendment of its constitution and laws reduce the benefits payable under its contracts of insurance or some of them, or increase the rates of contribution payable by its members as a whole or some class or classes thereof, or make such other changes as are

necessary to comply with the aforesaid request of the minister and such amendments when adopted by a majority of the votes duly cast by the members of the supreme legislative body of the society at a regular or special meeting of the said supreme legislative body of the society duly called shall be binding upon the members of the society and upon their beneficiaries or legal representatives and upon all persons deriving legal rights from any member or beneficiary notwithstanding anything contained in the provisions of its constitution and laws before such amendments, or in its act or instrument of incorporation, or in any contract, policy or certificate of insurance heretofore or hereafter issued by the society.

- 78e. (1) Where any society does not within the time allowed comply with the request of the minister as prescribed by subsection 2 of section 78c, the registrar shall report the default to the minister, who shall thereupon appoint a readjustment committee of three persons of whom at least one shall be an actuary who shall at as early a date as practicable investigate the assets, liabilities, rates of contribution and plans of insurance of such society and prepare a report containing such amendments to such society's constitution and laws reducing the benefits payable under its contracts of insurance or some of them or increasing the rates of contribution payable by its members as a whole or some class or classes thereof, or such other amendments as said readjustment committee deem necessary in order to provide for the payment of all the contracts of insurance of such society as they mature, in accordance with said amendments.
- (2) The said readjustment committee shall file such report in the office of the registrar and deliver to the society a certified copy thereof and immediately upon such report being filed with the registrar the amendments contained therein shall be and become part of the constitution and laws of such society and shall be valid and binding upon all its members and upon their beneficiaries or legal personal representatives and upon all persons deriving legal rights from any member or beneficiary notwithstanding anything contained in the provisions of its constitution and laws before such amendments or in its act or instrument of incorporation or in any policy or certificate of insurance issued by such society.
- (3) The said readjustment committee shall in the said amendments fix a date not more than six months after the date of filing of the report when the reduction of benefits or increase in the rate of contribution provided for by such amendments shall be in full force and effect.
- (4) Such society shall bear the expense of the investigation and report and furnish the readjustment committee with required information.
- 78f. (1) Where a society which is unable to furnish the declaration of an actuary prescribed in subsection 2 of 78b has heretofore adopted or shall hereafter adopt new rates of contribution which in the opinion of the actuary appointed by the society, filed with the registrar, make reasonable provision for the payment in full at maturity of the contracts of insurance issued to its members who have entered or shall enter the society upon such new rates of contribution, such society shall, after the payment of the matured contracts of such members, create and from time to time maintain out of the rates of contributions of such members and interest accretions thereto, a reserve fund not less than the amount which, with the rates of contributions to be collected from such members, is, in the opinion of the actuary, required to pay in full such contracts of insurance as they mature, and such fund shall be a separate fund of the society and shall not be liable for payment of the debts and obligations of the society under its contracts of insurance with those members who have not contributed to the funds of the society under said new rates of contribution or under the provisions contained in subsection 2 of this section.
- (2) The society may provide in its constitution and laws for the issue of new certificates to members admitted to the society prior to the establishment of such fund upon such terms and conditions as will in the opinion of the actuary appointed by the society certified in writing to the registrar enable the society to pay in full the contracts of insurance issued to such members as they mature and the provisions of subsection 1 of this section shall apply to such new certificates.
- (3) The annual valuation of the actuary of the society maintaining a separate fund as hereinbefore prescribed shall show clearly and separately and in such detail as the registrar may require, the financial position of the society in respect of the certificates of insurance included, and those not included, within the scope of the separate fund.
- (4) When a society which has been maintaining a separate fund for new members in accordance with the provisions of this section files with the registrar a declaration of the actuary appointed by the society in accordance with the provisions of subsection 2 of section 78b, the separate fund may, with the approval of the registrar, be merged with the other funds of the society of a kindred nature.
- (5) Nothing herein contained shall prevent a society which maintains a separate fund as hereinbefore described from maintaining a common expense fund.
- 78g. Where a society is authorized by its constitution and laws and undertakes in Ontario to insure the lives of children the rates of contribution for such child insurance shall be approved by an actuary and the society shall maintain out of the rates paid upon contracts of child insurance and interest accretions thereto, a separate fund for the payment at maturity of such contracts, and the actuary appointed by the society to value its contracts of insurance shall make a separate valuation of the outstanding child insurance contracts, and shall show the amount of the fund held for such contracts.

- 78h. A society which files with the registrar the declaration prescribed by subsection 2 of section 78b or a society that is maintaining a separate fund for its contracts of insurance as prescribed by section 78f may provide in its constitution and laws for the issue of contracts of life insurance wherein the regular rates of contributions payable thereunder may be limited to a period of twenty or more years, provided such rates of contribution have been approved by an actuary and provided further that such certificates of insurance shall be subject to the provisions of subsection 1 of section 78f, but such limitation of payments shall not affect the right of the society to make an assessment or assessments in respect of such certificates in accordance with the constitution and laws of the society either during or after the period of such limited payments.
- 78i. In the event of an epidemic or other unforeseen contingency impairing the funds of a society the governing executive authority of the society may impose a special assessment or special assessments upon the members of the society or upon such class or classes thereof and with such incidence as in the opinion of the governing executive authority is deemed necessary and equitable, and such special assessment or assessments shall be binding on the members of the society notwithstanding anything to the contrary in its act or instrument of incorporation or its constitution and laws, or in any certificate of insurance heretofore or hereafter issued by the society.
- 78j. A society whose valuation balance sheet prescribed by subsection 1 of section 78b shows a surplus of assets of more than five per centum over and above all net liabilities may apply such portion of such surplus as may be approved by the actuary appointed by the society, in the manner prescribed by the constitution and laws of the society.
- 78k. On and after January 1st, 1922, every registered friendly society shall, before putting into effect any new or additional benefits or any new scale of rates of contribution under certificates of insurance, file with the Registrar a certificate of an actuary approving of such benefits or rates of contribution.
- 78l. Sections 78a to 78m, both inclusive, shall not apply to a society registered for the transaction of sick and funeral benefits only, nor to the sick and funeral benefit contracts issued by any society; and subsection 4 of section 98 shall not apply to a society that furnishes to the satisfaction of the Registrar, a declaration of an actuary prescribed by subsection 2 of section 78b.
- 78m. The term "actuary" as hereinbefore used shall mean a Fellow of the Actuarial Society of America, or of the Institute of Actuaries of Great Britain, or of the Faculty of Actuaries in Scotland, provided however, that an actuary who, for a period of not less than five years preceding the date of the passing of this Act, has been serving a registered friendly society transacting business in Ontario on the said date as its actuary, and who has been in active practice as an actuary for a period of not less than twenty-five years prior to the said date, may for the purpose of this Act, with the consent of the Registrar, be continued as an actuary of any such society by which at the said date he is employed as actuary.
4. The Ontario Insurance Act is amended by adding thereto the following section:—
- 97a. (1) If there is filed with a judge of the county or district court of the county or district in which the head office of a provincial company is situate, a requisition bearing the signatures, addresses and occupations of at least fifty members or shareholders of the company or of claimants or persons entitled to claim or having insurable interests under contracts of the company alleging specific fraudulent or illegal acts on the part of the company or any of its directors or officers, and stating the particulars thereof, the judge shall appoint a time and place for and conduct an enquiry into the truth of the said allegations.
- (2) Before the inquiry is proceeded with the judge, upon the application of the company or any person charged with fraudulent or illegal acts may order that the persons signing the requisition give security in a sum not exceeding \$500 for the costs of the enquiry in such form and to such amount as the judge may deem proper.
- (3) For the purpose of the enquiry the judge shall have all the rights and powers which may be conferred upon a commissioner or commissioners under the provisions of The Public Enquiries Act.
- (4) The judge may order by and to whom the costs of the enquiry shall be payable and every bill of costs shall be taxable before the taxing officer or the local registrar of the Supreme Court of Ontario, and the certificate of such taxing officer or local registrar shall be entered as a judgment of the Supreme Court of Ontario and execution may be issued thereon as in other cases.
- (5) The judge shall make a written report of his findings on the enquiry which report shall be filed in the office of the Department of Insurance.

6. PRINCE EDWARD ISLAND LEGISLATION

Chapter 13. An Act to further amend an Act respecting Life and Accident Insurance.
(Assented to April 27, 1921).

Be it enacted by the Lieutenant Governor and Legislative Assembly of the Province of Prince Edward Island as follows:—

1. Subsection one of section four of the Act 6 Edward VII, chapter 16 is hereby amended by adding thereto the following "provided however, that in the case of policies heretofore or

hereafter issued by companies whose head office is situate in the United States of America, all moneys which by the contract of insurance are payable in the United States shall be payable according to the terms of the contract of insurance."

2. Subsection one of section ten of the said Act is hereby repealed and the following substituted therefor "the assured may designate the beneficiary by the contract of insurance or by an instrument in writing including a will otherwise in any way identifying the contract, and may by the contract or any such instrument, and whether the insurance money has or has not been already appointed or apportioned, from time to time appoint or apportion the same, or alter or revoke the benefits, or add or substitute new beneficiaries, or divert the insurance money wholly or in part to himself or his estate but not so as to alter or divert the benefit of any person who is a beneficiary for value, nor as to alter or divert the benefit of a person who is of the class of preferred beneficiaries to a person not of that class or to the assured himself or to his estate."

(a) Where the declaration describes the subject of it as the insurance or the policy or policies of insurance of the insurance fund of the insured, or uses language of like import in describing it, the declaration, although there exists a declaration in favour of a member or members of the preferred class of beneficiaries, shall operate upon such policy or policies to the extent to which the assured has the right to alter or revoke such last mentioned declaration.

3. Sub-section one of section eleven of the said Act is hereby amended by striking out the words "identifying the said contract by number or otherwise" in the fifth and sixth lines thereof and substituting therefor the following words "by a declaration or instrument in writing including a Will, or otherwise in any way identifying the said contract."

4. Sub-section seven of section eleven of the said Act is hereby amended by striking out the words "an instrument in writing attached to or endorsed on, or referring to and identifying the policy of insurance by number or otherwise" in the 4th, 5th, 6th, and 7th lines thereof, and substituting therefor the words "a declaration or an instrument in writing attached to or endorsed in the contract of insurance or by a declaration or instrument in writing, including a Will, otherwise in any way identifying the contract."

5. Sub-section one of section twelve of the said Act is hereby repealed and the following substituted therefor. "The assured may by a declaration or an instrument in writing attached to or endorsed on the contract of insurance or by a declaration or instrument in writing, including a Will, otherwise in any way identifying the contract, vary a policy or declaration or an apportionment previously made, so as to restrict or extend, transfer or limit the benefits of the policy to the wife alone or to the children or to one or more of them, or to the mother, or to any other preferred beneficiary of the assured as a beneficiary or sole beneficiary, although the policy is expressed or declared to be for the benefit of the wife and children, or of the wife alone, or of the child or children alone, or of the mother or such other preferred beneficiary, or for the benefit of the wife for life and of the children after her death, or for the benefit of the wife, and in the case of her death during the life of the assured then for the child or children, or any of them, or for the benefit of any one or more of the above mentioned persons for life, and after his or their decease, for the benefit of any one or more of the survivors, or although a prior declaration was so restricted, and he may also apportion the insurance money among the persons so intended to be benefited and may from time to time, by instrument in writing, attach to or endorse on the policy, or referring to the same, alter the apportionment as he deems proper he may also in his Will, make or alter the apportionment of the insurance money, and an apportionment made or altered by his Will shall prevail over any other made before the date of the Will, except so far as such other apportionment has been acted on before notice of the apportionment by Will, and whatever the assured may under this section do, by a declaration or instrument in writing attached to or endorsed on or otherwise in any way identifying the policy, or a particular policy or policies."

6. Sub-section four of section twenty-one of the said Act is hereby amended by striking out the words "endorsed upon or attached to or identifying by its number or otherwise" in the second and third lines thereof and substituting therefor the following "or instrument in writing endorsed upon or attached to or identifying otherwise in any way."

7. Section two of the said Act is hereby amended by adding thereto the following as sub-section seventeen (17) "'declaration" shall include any mode of designating in writing a beneficiary or of apportioning or re-apportioning insurance money among beneficiaries."

7. QUEBEC LEGISLATION

Chapter 146. An Act to amend the Charter of the Strathcona Fire Insurance Company.

(Assented to February 25, 1921).

This Act amends the Act of incorporation of the company 8 Edward VII chapter 122 by increasing the insurance powers of the company to include the business of fire, automobile, inland and ocean marine, inland transportation, burglary, riot, sprinkler leakage, aeroplane and guarantee insurance. The company is required to make such deposits for the additional classes of insurance as may be required by law but the total additional amount shall not exceed twenty thousand dollars (\$20,000). The company is given power to amalgamate with any other insurance company doing or having the right to do any of the kinds of business which the company may transact.

8. SASKATCHEWAN LEGISLATION

1. Chapter 39. An Act to amend The Municipal Hail Insurance Act.

(Assented to December 15, 1920).

His Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows:—

1. The Municipal Hail Insurance Act is amended in the manner hereinafter set forth.

2. Section 24 is amended by adding the following as subsection (2):

"(2) In fixing such rate the directors may make provision for the creation of a reserve fund."

3. Section 25 is amended by adding thereto the following as subsection (3):

"(3) Every person failing to make the report required by subsection (1) shall be liable to a penalty of fifty cents for every quarter section in respect of which such failure occurs."

4. Section 34 is amended by inserting the following after the word "inclusive" in the fourth line:

"or in the case of fall rye between the first day of June and the fifteenth day of September, both days inclusive"

2. Chapter 84. An Act to amend an Act to incorporate The Agricultural Insurance Co., Limited.

(Assented to December 15, 1920).

This Act amends the Act of incorporation of the company, Chapter 45 of the Statutes of 1916 by increasing the capital stock of the company from five hundred thousand dollars (\$500,000) to one million dollars (\$1,000,000) and provides for further increase from time to time by resolution of the directors confirmed by the company. The powers of the company are enlarged to include sickness insurance and guarantee insurance. Section 29 of the Act is amended by deleting from the details of the statement to be submitted to the shareholders at the annual meeting the share-list of the company.

3. Chapter 85. An Act to incorporate The Midwest Insurance Company, Limited.

(Assented to December 15, 1920).

This Act incorporates the company with power to transact the business of insurance in all its branches, excepting life insurance. The company's authorized capital is five hundred thousand dollars (\$500,000) divided into ten thousand shares of fifty dollars (\$50) each. The business of insurance shall not be commenced until at least two hundred thousand dollars (\$200,000) of its capital have been subscribed and twenty-five thousand dollars (\$25,000) paid thereon, over and above organization expenses. The Head Office of the company is to be in the City of Regina.

4. Chapter 87. An Act to amend an Act to incorporate The Saskatchewan Guarantee and Fidelity Company.

(Assented to December 15, 1920).

This Act amends the Act of incorporation of the company, Chapter 51 of the Statutes of 1908 as amended by Chapter 51 of the Statutes of 1910-11 by increasing the classes of business which may be transacted to include those which may be covered by a license to be issued to the company under the provisions of the Saskatchewan Insurance Act. Section 20 of the original act is repealed and section 21 is amended.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, 1917, as at March 31, 1922.

Name of Company	Chief Agent to receive Process	Amount of Deposit with Receiver General		Description of Insurance Business for which Licensed
		Par Value	Accepted Value	
		\$	\$	
L'Abelle.....	J. E. Clement, Chief Agent, Montreal.....	201,685	143,833	Hail.
The Acadia Fire Insurance Company.....	R. K. Elliott, Secretary, Halifax, N.S.....	80,000	75,345	Fire and Hail.
Ætna Casualty and Surety Company.....	E. J. Christmas, Chief Agent, Montreal.....	50,000	48,500	Guarantee.
Ætna Insurance Company.....	A. M. M. Kirkpatrick, Chief Agent, Toronto.....	655,333	581,222	Fire, Automobile, Limited Explosion, Hail, Inland Transportation, Sprinkler Leakage, and Tornado.
Ætna Life Insurance Company.....	E. J. Christmas, Chief Agent, Montreal.....	6,427,910	5,648,063	Life.
Agricultural Insurance Company.....	P. S. Grant, Chief Agent, Toronto.....	55,000	53,326	Fire and Limited Explosion.
Alliance Assurance Company, Limited.....	T. D. Belfield, Chief Agent, Montreal.....	871,500	780,615	Fire, Accident, Automobile, Burglary, Limited Explosion, Guarantee, Hail, Plate Glass, Sickness and
				Insurance against loss or damage by Robbery.
The Alliance Insurance Company of Philadelphia.....	Robert Hampson & Son, Limited, Chief Agents, Montreal.....	190,000	185,250	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person and Inland Transportation.
American Alliance Insurance Company.....	Wm. Robins, Chief Agent, Toronto.....	30,000	30,000	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person, restricted to Province of British Columbia.
The American and Foreign Marine Insurance Company.....	Robert J. Dale, Chief Agent, Montreal.....	26,000	26,000	Inland Transportation.
American Central Insurance Company.....	W. P. Fess, Chief Agent, Winnipeg.....	311,247	281,616	Fire, Automobile, Explosion and Tornado.
American Equitable Assurance Company of New York.....	J. E. Clement, Chief Agent, Montreal.....	50,000	50,000	Fire and Limited Explosion.
The American Insurance Company.....	C. S. Riley, Chief Agent, Winnipeg.....	73,000	54,093	Fire.
American Lloyds, Underwriters at.....	J. E. Clement, Chief Agent, Montreal.....	76,900	66,150	Fire and Sprinkler Leakage.
American Surety Company of New York.....	William H. Hall, Chief Agent, Toronto.....	100,000	78,000	Burglary and Guarantee.
Antigonish Farmers' Mutual Fire Insurance Company.....	D. Chisholm, Secretary, Antigonish, N.S.....	1,200	1,140	Fire, restricted to Province of Nova Scotia.
Atlas Assurance Company, Limited.....	R. R. Martin, Chief Agent, Montreal.....	820,267	694,474	Fire.
Austral Insurance Company, Limited.....	J. P. Moore, Chief Agent, Montreal.....	60,000	58,800	Accident (not including Employers' Liability) and Sickness.
The Autocar Fire and Accident Insurance Company, Limited.....	Jas. D. Cherry, Chief Agent, Montreal.....	65,700	60,444	Fire.
Balaise Fire Insurance Company.....	A. S. Matthew, Chief Agent, Vancouver.....	50,600	50,194	Fire.
Beaver Fire Insurance Company.....	Andre Gouze, Managing Director, Winnipeg.....	75,353	58,658	Fire.
The Boiler Inspection and Insurance Company of Canada.....	H. N. Roberts, Vice-President, Toronto.....	110,500	94,674	Steam Boiler.
Boston Insurance Company.....	C. C. Wansbrough, Chief Agent, Calgary.....	80,000	77,600	Fire.
British America Assurance Company.....	W. B. Meikle, President, Toronto.....	117,740	108,752	Fire, Automobile, Hail and Inland Transportation.
British Colonial Fire Insurance Company.....	Theodore Meunier, Managing Director, Montreal.....	65,000	46,892	Fire.
The British Crown Assurance Corporation, Limited.....	J. H. Riddell, Chief Agent, Toronto.....	697,755	667,429	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, limited Explosion and Hail.
The British and Foreign Marine Insurance Company, Limited.....	Robert J. Dale, Chief Agent, Montreal.....	117,000	103,355	Inland Transportation and Sprinkler Leakage.

The British General Insurance Co., Limited.....	97,333	T. F. Dobbin, Chief Agent, Montreal.....	89,547 Fire and limited Explosion.
The British Northwestern Fire Insurance Company.....	65,000	J. H. Riddell, Managing Director, Toronto.....	56,412 Fire.
The British Oak Insurance Company, Limited.....	73,000	J. C. Keator, Chief Agent, Halifax.....	87,160 Fire.
British Traders' Insurance Company, Limited.....	397,120	C. R. Drayton, Chief Agent, Toronto.....	365,350 Fire, Automobile and Hail.
Caledonian-American Insurance Company.....	50,000	John G. Borthwick, Chief Agent, Montreal.....	49,500 Fire.
Caledonia Insurance Company.....	624,779	John G. Borthwick, Chief Agent, Montreal.....	555,972 Fire.
The California Insurance Company.....	95,700	A. W. Ross, Chief Agent, Vancouver.....	130,581 Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass and Stock-ness.
The Canada Accident and Fire Assurance Company.....	182,753	T. H. Hudson, Manager, Montreal.....	48,203 Life.
The Canada Life Assurance Company.....	63,000	H. C. Cox, President, Toronto.....	32,800 Fire.
The Canada National Fire Insurance Company.....	55,000	W. T. Alexander, Managing Director, Winnipeg.....	118,800 Fire, Automobile and Hail.
The Canada Security Assurance Company.....	120,000	R. T. Laidlaw, President, Toronto.....	184,005 Fire, Automobile, Burglary, Explosion, Guarantee, Hail, Live Stock, Sprinkler Leakage and Tornado.
The Canadian Fire Insurance Company.....	270,000	R. T. Riley, Vice-President, Winnipeg.....	151,500 Fire, Insurance among its members, restricted to risks on property situated in the Province of Ontario and Quebec.
Canadian Indemnity Company.....	159,787	C. S. Riley, Managing Director, Winnipeg.....	19,800 Fire, Insurance among its members, restricted to risks on property situated in the Province of Ontario and Quebec.
Canadian Lumbermen's Insurance Exchange.....	20,000	E. D. Hardy, Chief Agent, Ottawa.....	161,908 Automobile, Burglary, Guarantee, Plate Glass, Insurance of automobiles against fire, forgery, limited to insurance against loss from forgery of grain elevator tickets and insurance against loss or damage by robbery.
The Canadian Surety Company.....	194,249	Wm. H. Hall, General Manager, Toronto.....	42,068 Life.
The Capital Life Assurance Company of Canada.....	61,194	A. Eugene Corrigan, Managing Director, Ottawa.....	436,075 Fire, Accident, Automobile, Hail and Sicknes.
Car and General Insurance Corporation, Limited.....	483,876	Arthur Barry, Chief Agent, Montreal.....	82,321 Automobile, Burglary and Plate Glass.
The Casualty Company of Canada.....	65,007	A. W. Eastmure, Managing Director, Toronto.....	283,885 Fire.
The Century Insurance Company, Limited.....	372,604	T. W. Greer, Chief Agent, Vancouver.....	71,391 Title Insurance as defined in Company's Act of Incorporation.
Chartered Trust and Executor Company.....	80,333	John J. Gibson, Managing Director, Toronto.....	25,073 Fire, restricted to Province of British Columbia.
The China Fire Insurance Company, Limited.....	27,253	C. R. Drayton, Chief Agent, Toronto.....	34,700 Fire, restricted to Province of British Columbia.
Citizens' Insurance Company of Missouri.....	35,000	C. H. Macaulay, Chief Agent, Vancouver.....	146,217 Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person and Inland Transportation.
Columbia Insurance Company.....	154,487	J. B. Paterson, Chief Agent, Montreal.....	51,968 Life.
The Commercial Life Assurance Company of Canada.....	65,967	J. W. Gleavright, Managing Director, Edmonton.....	1,582,813 Fire and Life.
Commercial Union Assurance Company Limited.....	1,826,233	W. S. Loring, Chief Agent, Montreal.....	19,000 Fire, restricted to Province of British Columbia.
The Commercial Union Fire Insurance Company of New York.....	20,000	A. W. Ross, Chief Agent, Vancouver.....	67,666 Life.
Confederation Life Association.....	85,367	J. K. Macdonald, President, Toronto.....	288,737 Fire and Hail.
The Connecticut Fire Insurance Company.....	292,000	J. W. Tatley, Chief Agent, Montreal.....	107,806 Accident, Automobile and Sicknes.
Continental Casualty Company.....	113,627	E. F. Alexander, Chief Agent, Toronto.....	588,672 Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion, Hail and Tornado.
The Continental Insurance Company.....	655,200	W. E. D. Baldwin, Chief Agent, Montreal.....	49,048 Life.
The Continental Life Insurance Company.....	63,000	Geo. B. Woods, President, Toronto.....	72,200 Life.
The Corwin Life Insurance Company.....	79,600	H. R. Stephenson, General Manager, Toronto.....	1,455 Fire, restricted to Province of Nova Scotia.
Cumberland Farmers' Mutual Fire Insurance Company.....	1,500	H. Coulter, Secretary, Piquash, N.S.....	115,831 Fire and Automobile.
The Dominion Fire Insurance Company.....	124,798	Robt. F. Massie, President, Toronto.....	

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company	Chief Agent to receive Process	Amount of Deposit with Receiver General		Description of Insurance Business for which Licensed
		Par Value	Accepted Value	
		\$	\$	
The Dominion Gresham Guarantee and Casualty Company.....	R. Welch, General Manager, Montreal.....	135,500	111,937	Accident, Automobile, Burglary, Inland Transportation, Plate Glass, Sickness and Guarantee, excluding the guaranteeing and becoming security for the due performance of any contract.
The Dominion Life Assurance Company.....	Thos. Hilliard, President, Waterloo, Ont.	75,000	58,377	Life.
The Dominion of Canada Guarantee and Accident Insurance Company.....	Charles A. Withers, Managing Director, Toronto.....	258,395	207,694	Fire, Accident, Burglary, Guarantee, Plate Glass, Sickness, Steam Boiler and Insurance against loss or damage by Robbery.
The Eagle, Star and British Dominions Insurance Company, Limited.....	J. H. Riddell, Chief Agent, Toronto.....	420,110	378,559	Fire, Automobile, limited to insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile for which the owner is liable, limited to Explosion and Hail.
The T. Eaton Life Assurance Company.....	P. S. McLean, Chief Agent, Toronto.....	54,000	53,537	Life.
The Employers' Liability Assurance Corporation, Limited.....	C. W. I. Woodland, Chief Agent, Montreal.....	2,377,498	1,974,726	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Hail, Sickness, Steam Boiler and Insurance against loss or damage by Robbery.
Ensign Insurance Company.....	R. F. Massie, Vice-President, Toronto.....	100,000	99,000	Fire.
Equitable Fire and Marine Insurance Company.....	J. W. Tatley, Chief Agent, Montreal.....	206,073	177,397	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion and Hail.
*The Equitable Life Assurance Society of the United States.....	Gerald F. Brophy, Chief Agent, Montreal.....	7,112,593	6,437,635	Life limited to the transaction of business in connection with policies issued prior to April 1, 1922).
The Essex and Suffolk Equitable Insurance Society, Limited.....	R. R. Martin, Chief Agent, Montreal.....	58,400	56,648	Fire.
The Excelsior Life Insurance Company.....	T. A. Park, Asst. Man. and Actuary, Toronto.....	60,000	52,590	Life.
The Excess Insurance Company, Limited.....	Anderson and Sheppard, Chief Agents, Moose Jaw.....	137,333	147,747	Guarantee and Hail.
Federal Insurance Company.....	W. J. Wilcox, Chief Agent, Winnipeg.....	60,000	60,000	Hail.
The Fidelity and Casualty Company of New York.....	Geo. A. DeClercq, Chief Agent, Montreal.....	291,953	274,986	Accident, Burglary, Plate Glass, Sickness, Steam Boiler and Insurance against loss or damage by Robbery.
Fidelity Insurance Company of Canada.....	A. E. Kirkpatrick, President, Toronto.....	50,000	49,000	Guarantee.
Fidelity-Phoenix Fire Insurance Company of New York.....	W. E. D. Baldwin, Chief Agent, Montreal.....	649,600	549,833	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion, Hail and Tornado.
Fire Association of Philadelphia.....	R. G. Harvey, Chief Agent, Vancouver.....	57,867	58,644	Fire.
The Fire Insurance Company of Canada.....	F. Clement, Vice-President, Montreal.....	100,000	100,000	Fire and limited Explosion.
Fireman's Fund Insurance Company.....	G. Temple McMurrich, Chief Agent, Toronto.....	285,000	281,600	Fire, Automobile, excluding insurance against loss by reason of bodily injury to person and Inland Transportation.

Firemen's Insurance Company of Newark, N.J.	Angus G. Fairbairn, Chief Agent, Montreal	202,647	176,726 Fire.
The Franklin Fire Insurance Company of Philadelphia	F. W. Evans, Chief Agent, Montreal	75,000	71,300 Fire.
The General Accident Assurance Company of Canada	T. H. Hall, General Manager, Toronto	287,486	255,022 Fire, Accident, Automobile, Burglary, Guarantee, Hail, Sickness, Steam Boiler and Insurance against loss or damage by Robbery.
General Accident, Fire and Life Assurance Corporation, Limited	T. H. Hall, Chief Agent, Toronto	600,892	555,511 Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, and Hail.
The General Animals Insurance Company of Canada	R. A. Leduc, Manager, Montreal	54,000	50,834 Automobile, Live Stock and Plate Glass.
Compagnie d'Assurances Generales contre l'Incendie	T. F. Dobbin, Chief Agent, Montreal	314,532	235,703 Fire and limited Explosion.
The Grand Fire and Marine Insurance Company	Angus G. Fairbairn, Chief Agent, Montreal	55,000	54,800 Fire and Tornado.
Glens Falls Insurance Company	Sydney C. R. Crocker, Chief Agent, Toronto	496,000	473,112 Fire, Automobile, Explosion, Hail, Inland Transportation, Sprinkler Leakage and Tornado.
The Globe and Rutgers Fire Insurance Company	J. W. Binnie, Chief Agent, Montreal	973,680	947,664 Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Inland Transportation and Explosion (as limited by Company's Charter.)
The Globe Indemnity Company of Canada	R. E. Patterson, General Manager, Montreal	231,833	200,666 Fire, Accident, Automobile, Burglary, Forgery, Guarantee, Inland Transportation and Sickness and Insurance against loss or damage by Robbery.
Grain Insurance and Guarantee Company	H. P. Grundy, Chief Agent, Winnipeg	102,000	102,000 Fire and Guarantee.
Great American Insurance Company	Wm. Robins, Chief Agent, Toronto	742,700	641,050 Fire, Explosion, Hail, Inland Transportation, Sprinkler Leakage, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Great-West Life Assurance Company	C. C. Ferguson, Manager, Winnipeg	85,000	72,060 Life.
The Gresham Life Assurance Society, Limited	Arch. R. Howell, Chief Agent, Montreal	642,500	587,092 Life.
The Guarantee Company of North America	Henry E. Rawlings, Managing Director, Montreal	65,000	58,762 Guarantee.
Guardian Assurance Company, Limited, London, Eng.	H. M. Lambert, Chief Agent, Montreal	1,776,757	1,590,568 Fire and limited Explosion.
The Guardian Insurance Company of Canada	H. M. Lambert, Managing Director, Montreal	238,087	180,420 Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness.
The Guardian Life Insurance Company of America	C. R. G. Johnson, Chief Agent, Montreal	112,333	104,579 Life.
The Halifax Fire Insurance Company	A. G. Cross, Secretary-Treasurer, Halifax	61,500	55,077 Fire.
The Hardware Dealers Mutual Fire Insurance Company of Wisconsin	C. L. Clark, Chief Agent, Winnipeg	55,000	53,350 Fire Insurance to the extent authorized by the Company's Articles of Association.
Hartford Accident and Indemnity Company	Peter A. McCallum, Chief Agent, Toronto	160,000	160,000 Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass and Sickness and Insurance against loss or damage by Robbery.
Hartford Fire Insurance Company	Peter A. McCallum, Chief Agent, Toronto	2,007,407	1,784,144 Fire, Explosion, Hail, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage, Automobile, excluding insurance against loss by reason of bodily injury to the person and Insurance against loss or damage by Rain or Flood.
Hartford Live Stock Insurance Company	Peter A. McCallum, Chief Agent, Toronto	25,000	25,000 Live Stock.
The Hartford Steam Boiler Inspection and Insurance Company	H. N. Roberts, Chief Agent, Toronto	50,000	48,000 License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Company of Canada.

*This Company has also \$765,000 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company	Chief Agent to receive Process	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed
		Par Value	Accepted Value	
The Home Insurance Company.....	F. W. Evans, Chief Agent, Montreal.....	\$ 2,520,233	\$ 2,294,748	Fire, Automobile, Burglary, Crop, Explosion, Hail, Property Damage, Sprinkler Leakage, Tornado and Insurance against loss or damage by Rain or Flood.
The Hudson Bay Insurance Company.....	J. H. Labelle, President, Montreal.....	61,976	48,866	Fire.
The Imperial Guarantee and Accident Insurance Company of Canada.....	E. Willans, Managing Director, Toronto.....	181,000	165,035	Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness and Insurance of automobiles against fire.
The Imperial Life Assurance Company of Canada.....	Jas. F. Weston, General Manager, Toronto.....	246,294	232,813	Life.
Imperial Underwriters Corporation of Canada.....	Lyman Root, President, Toronto.....	139,727	175,198	Fire, Accident, Automobile, Guarantee and Sickness.
Individual Underwriters, Subscribers at Insurance Company of North America.....	L. M. Donaldson, Chief Agent, Montreal.....	52,000	51,480	Fire and Sprinkler Leakage.
	Robt. Hampson & Son, Ltd., Chief Agents, Montreal.....	945,080	853,698	Fire, Explosion, Hail, Inland Transportation, Sprinkler Leakage, and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Insurance Company of the State of Pennsylvania.....	Reed, Shaw and McNaught, Chief Agents, Toronto.....	184,200	161,430	Fire and Tornado.
International Fidelity Insurance Company.....	Neil Sinclair, Chief Agent, Toronto.....	5,000	4,850	Guarantee, restricted to employees of Singer Sewing Machine Company.
Kings Mutual Fire Insurance Company.....	John N. Chute, Secretary, Berwick, N.S.....	11,000	10,231	Fire, restricted to Province of Nova Scotia.
The Law, Union and Rock Insurance Company, Limited.....	Colin E. Sword, Chief Agent, Montreal.....	610,115	520,504	Fire, Accident, Automobile, Burglary, Plate Glass and Sickness.
The Liverpool and London and Globe Insurance Company, Limited.....	J. Gardner Thompson, Chief Agent, Montreal.....	2,184,317	1,628,280	Fire and Life.
The Liverpool-Manitoba Assurance Company.....	J. Gardner Thompson, Managing Director, Montreal.....	109,000	90,795	Fire, Automobile and Explosion.
Lloyds Plate Glass Insurance Company of New York.....	Reed, Shaw and McNaught, Chief Agents, Toronto.....	100,400	84,211	Plate Glass.
The London and Lancashire Insurance Company, Ltd.....	Alfred Wright, Chief Agent, Toronto.....	1,280,988	1,117,620	Fire, Automobile and Explosion.
The London and Lancashire Guarantee and Accident Company of Canada.....	Alexander MacLean, Manager, Toronto.....	225,447	202,133	Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Insurance of automobiles against fire and insurance against loss or damage occasioned by larceny, theft, or stealing from the person by violence, threat, hold-up or otherwise.
*London and Scottish Assurance Corporation, Limited.....	Alexander Bissett and W. H. R. Emerson, Chief Agents, Montreal.....	1,727,000	1,545,770	Life.
The London Assurance.....	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal.....	614,243	581,686	Fire, Automobile limited Explosion and Inland Transportation.
London Guarantee and Accident Company, Limited.....	Geo. Weir, Chief Agent, Toronto.....	2,023,476	1,509,218	Fire, Accident, Burglary, limited Explosion, Guarantee, Hail, Sickness and Sprinkler Leakage.
The London Life Insurance Company.....	J. G. Richter, Manager, London, Ont.....	61,815	50,162	Life.
The London Mutual Fire Insurance Company of Canada.....	A. H. C. Carson, President, Toronto.....	82,500	74,223	Fire and Automobile.

Loyal Protective Insurance Company.....	William Atkins, Chief Agent, Toronto.....	72,000	69,003	Insurance among members of the Independent Order of Oddfellows resident in Canada.
35	E. D. Hardy, Chief Agent, Ottawa.....	21,000	20,790	Automobile.
50	L. D. Payette, Chief Agent, Toronto.....	175,000	173,750	Fire.
43	J. B. McKechnie, General Manager, Toronto.....	212,373	175,280	Life.
1	W. E. Bigwood, Chief Agent, Toronto.....	105,000	104,850	Fire.
19	W. E. Bigwood, Chief Agent, Toronto.....	50,000	50,000	Fire.
	Reed, Shaw and McNaught, Chief Agents, Toronto.....	137,277	130,201	Fire, Automobile and Inland Transportation.
	F. J. Lightbourn, Chief Agent, Toronto.....	551,933	459,095	Accident, Burglary, Fly Wheel, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Steam Boiler and Insurance against loss or damage by Robbery.
	C. G. Hobson, Chief Agent, Vancouver.....	20,000	19,200	Fire, restricted to Province of British Columbia.
	Alfred Wright, Secretary, Toronto.....	68,133	49,640	Fire.
	Leo. M. Fingard, President, Winnipeg.....	154,222	141,177	Accident (not including Employers' Liability), Automobile, Sickness and Insurance of automobiles against fire.
	J. G. Dubeau, Managing Director, Montreal.....	46,000	41,895	Accident, Automobile, Plate Glass and Sickness in the Province of Quebec.
	H. Berg, Chief Agent, Toronto.....	141,000	137,290	Fire, limited Explosion and Hail.
	C. W. I. Woodland, Chief Agent, Montreal.....	121,667	111,933	Fire and Automobile.
	W. L. Scott, Chief Agent, Ottawa.....	52,920,512	49,755,903	Life.
	H. Berg, Chief Agent, Toronto.....	50,000	47,000	Fire.
	C. L. Clark, Chief Agent, Winnipeg.....	55,000	53,850	Fire Insurance to the extent authorized by the Company's Articles of Association.
	J. W. Stewart, Managing Director, Winnipeg.....	60,000	60,000	Life.
	Frederick Williams, Chief Agent, Toronto.....	145,167	135,128	Fire, Accident, Automobile and limited Explosion.
	P. F. Perrin, Manager, Montreal.....	119,000	106,192	Fire, Automobile and Plate Glass.
	Charles W. Gunning, Secretary, Halifax, N.S.....	21,000	20,350	Fire restricted to Province of Nova Scotia.
	Chas. Ruby, General Manager, Waterloo, Ont.....	124,000	97,831	Life.
	J. P. Moore, Chief Agent, Montreal.....	1,160,000	926,382	Life.
	W. O. H. Dodds, Chief agent, Montreal.....	4,463,893	3,971,789	Life.
	B. M. Armstrong, Chief Agent, Winnipeg.....	246,468	227,551	Fire, Accident, Automobile, limited Explosion, Hail and Sickness.
	R. F. Massie, Chief Agent, Toronto.....	235,220	206,401	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
	C. C. Hall, Chief Agent, Toronto.....	715,000	659,875	Fire, Explosion, Inland Transportation, Sprinkler Leakage, Tornado and Automobile excluding insurance against loss by reason of bodily injury to the person.
	E. H. Hornbostel, Chief Agent, Ottawa.....	60,000	58,100	Fire.
	A. J. Ralston, Managing Director, Toronto.....	59,867	49,150	Life.
	Arthur Barry, Chief Agent, Montreal.....	151,847	126,136	Fire and Plate Glass.
	W. H. Drapier, jr., Chief Agent, Montreal.....	174,000	150,983	Burglary, Forgery and Guarantee.

*This Company has also \$2,800,000 vested in Canadian Trustees under the Insurance Act.

†This Company has also \$5,017,950 vested in Canadian Trustees under the Insurance Act.

‡This Company has also \$4,840,020 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company	Chief Agent to receive Process	Amount of Deposit with Receiver General		Description of Insurance Business for which Licensed
		Par Value	Accepted Value	
National Union Fire Insurance Company of Pittsburgh, Pa. La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.	J. G. Davis, Chief Agent, Toronto. J. E. Clement, Chief Agent, Montreal.	330,220 1,212,666	\$ 767,777	Fire, Automobile, Hail and Tornado. Fire and limited Explosion.
The Newark Fire Insurance Company.	J. H. Labelle, Chief Agent, Montreal.	130,000	\$	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
New Hampshire Fire Insurance Company	C. C. Wansbrough, Chief Agent, Calgary.	65,000	62,750	Fire.
New Jersey Insurance Company	H. A. Robertson, Chief Agent, Vancouver.	65,000	62,100	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
*New York Life Insurance Company.	Percy V. Raven, Chief Agent, Montreal.	13,455,327	12,829,312	Life.
The New York Plate Glass Insurance Company.	Geo. W. Pacaud, Chief Agent, Montreal.	30,000	28,800	Plate Glass.
New York Reciprocal Underwriters, Subscribers at Niagara Fire Insurance Company.	L. M. Donaldson, Chief Agent, Montreal. W. E. Findlay, Chief Agent, Montreal.	52,000 405,000	51,480 394,065	Fire and Explosion, Hail, Tornado and Automobile, including damage to automobiles in transit by rail.
The North American Accident Insurance Company	A. G. Copeland, President, Montreal.	291,207	272,339	Accident, Automobile, Burglary, Plate Glass, Sickness, and Insurance of automobiles against fire.
North American Life Assurance Company.	L. Goldman, President, Toronto.	61,200	49,229	Life.
North British and Mercantile Insurance Company, Limited.	C. A. Richardson, Chief Agent, Montreal.	1,819,160	1,675,401	Fire and Life.
The North Empire Fire Insurance Company.	J. A. Thompson, President, Winnipeg.	66,400	\$	Fire.
The Northern Assurance Company, Ltd.	G. E. Moberly, Chief Agent, Montreal.	1,572,283	1,313,349	Fire, Accident, Automobile, Burglary, limited Explosion, Guarantee, Plate Glass and Sickness.
The Northern Life Assurance Company of Canada.	T. H. Purdom, President, London, Ont.	71,327	58,268	Life.
Northwestern Mutual Fire Association.	N. S. Jones, Chief Agent, Hamilton.	237,205	183,529	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Northwestern National Insurance Company of Milwaukee, Wisconsin.	R. F. Massie, Chief Agent, Toronto.	338,253	295,814	Fire, Automobile and Tornado.
The North West Fire Insurance Company.	Thos. Bruce, Deputy Manager, Winnipeg.	56,813	44,243	Fire.
Norwich Union Fire Insurance Society, Limited.	John B. Laidlaw, Chief Agent, Toronto.	1,485,467	1,289,700	Fire, Accident, Automobile, Plate Glass and Sickness.
The Norwich Union Life Insurance Society.	John B. Laidlaw, Chief Agent, Toronto.	72,780	59,199	Life.
The Occidental Fire Insurance Company	F. L. Harrison, Secretary, Winnipeg.	154,300	130,323	Fire, Hail and Automobile.
The Ocean Accident and Guarantee Corporation, Limited.	W. T. Perry, Chief Agent, Toronto.	1,275,685	1,117,546	Fire, Accident, Automobile, Burglary, limited Explosion, Guarantee, Plate Glass, Sickness and Insurance against loss or damage by Robbery.
The Ocean Marine Insurance Company, Limited.	Robert Hampson & Son, Limited, Chief Agents, Montreal.	132,860	86,359	Inland Transportation.
The Pacific Coast Fire Insurance Company.	Thomas W. Geer, Managing Director, Vancouver.	60,100	44,904	Fire.
Pacific Fire Insurance Company.	H. Begg, Chief Agent, Toronto.	50,000	43,500	Fire.
The Palatine Insurance Company, Limited.	W. S. Jolling, Chief Agent, Montreal.	638,000	496,932	Fire and Automobile.
The Patriotic Assurance Corporation, Limited.	Wm. Robb, Chief Agent, Toronto.	73,000	67,160	Fire.
Phoenix, Compagnie Française d'Assurances.	T. F. Dobbin, Chief Agent, Montreal.	431,857	298,796	Fire and limited Explosion.

†The Phoenix Assurance Company, Limited.....	J. B. Paterson, Chief Agent, Montreal.....	2,499,247	2,065,386	Fire and Life.
The Phoenix Insurance Company, Hartford, Conn.....	J. W. Tatley, Chief Agent, Montreal.....	596,993	494,420	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person and Hail.
Pictou County Farmers' Mutual Fire Insurance Company.....	E. Harris, Secretary, Pictou, N.S.....	6,000	5,950	Fire restricted to the province of Nova Scotia.
The Preferred Accident Insurance Company of New York.....	J. W. Mackenzie, Chief Agent, Toronto.....	75,000	70,500	Accident, Automobile and Sickness.
The Protective Association of Canada.....	Eugene E. Gleason, Secretary, Granby, Que.....	23,000	18,534	Accident and Sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.
Providence Washington Insurance Company.....	Harold Hampson, Chief Agent, Montreal.....	321,000	279,842	Fire, Automobile and limited Explosion.
Provident Savings Life Assurance Society of New York.....	J. S. Lovell, Chief Agent, Toronto.....	409,857	320,982	Life.
Provincial Insurance Company, Limited.....	Willis, Faber & Co., of Canada, Limited, Chief Agents, Montreal.....	307,328	251,604	Fire, Automobile and limited Explosion.
The Prudential Insurance Company of America.....	W. A. White, Chief Agent, Montreal.....	18,836,510	18,189,525	Life.
Quebec Fire Assurance Company.....	G. Henderson, Secretary, Quebec.....	67,700	56,469	Fire.
Queen Insurance Company of America.....	J. H. LaBelle, Chief Agent, Montreal.....	927,523	829,490	Fire, Automobile and Inland Transportation.
Queensland Insurance Company, Limited.....	F. G. Donaldson, Chief Agent, Montreal.....	260,500	248,892	Fire.
Railway Passengers Assurance Company.....	Frank H. Russell, Chief Agent, Toronto.....	490,004	375,085	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness.
Reliance Insurance Company of Canada.....	J. W. Tatley, Vice-President, Montreal.....	55,000	55,000	Fire.
The Reliance Mutual Life Assurance Society, London, Eng.....	John B. Laidlaw, Chief Agent, Toronto.....	109,500	84,345	Life.
The Retail Hardware Mutual Fire Insurance Company.....	C. L. Clark, Chief Agent, Winnipeg.....	55,000	55,000	Fire Insurance to the extent authorized by the Company's Articles of Incorporation.
The Ridgely Protective Association.....	James E. Scott, Chief Agent, Toronto.....	30,000	27,410	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada.
The Royal Exchange Assurance.....	Arthur Barry, Chief Agent, Montreal.....	1,011,493	845,410	Fire, Accident, Automobile, limited Explosion and Sickness.
Royal Indemnity Company.....	J. H. LaBelle, Chief Agent, Montreal.....	190,008	162,135	Accident, Automobile, Burglary Guarantee, Sickness and Steam Boiler.
Royal Insurance Company, Limited.....	J. H. LaBelle, Chief Agent, Montreal.....	5,156,507	4,277,114	Fire and Life.
The Royal Scottish Insurance Company, Limited.....	G. E. Moberly, Chief Agent, Montreal.....	192,233	174,908	Fire and limited Explosion.
St. Paul Fire and Marine Insurance Company.....	S. S. Patchell, Chief Agent, Winnipeg.....	491,000	424,778	Fire, Automobile and limited Explosion, Inland Transportation and Tornado.
The Saskatchewan Life Insurance Company.....	T. F. Conrod, Managing Director, Regina, Sask.....	65,227	55,543	Life.
La Sauvegarde Life Insurance Company.....	G. N. Ducharme, President, Montreal.....	70,000	55,860	Life.
Scottish Canadian Assurance Corporation.....	T. H. Hall, General Manager, Toronto.....	110,000	108,900	Fire and Hail.
Scottish Metropolitan Assurance Company, Limited.....	Alex. Bissett, Chief Agent, Montreal.....	271,700	254,614	Fire, Accident, Automobile, Burglary, limited Explosion, Guarantee and Sickness.
The Scottish Union and National Insurance Company.....	J. H. Esinbart, Chief Agent, Montreal.....	679,187	624,880	Fire, Automobile, Explosion, Sprinkler, Leakage and Tornado.
Security Insurance Company of New Haven.....	W. E. Findlay, Chief Agent, Montreal.....	120,000	114,150	Fire, limited Explosion and Hail.
The Security Life Insurance Company of Canada.....	Jesse O. McCarthy, Vice-President, Toronto.....	63,661	55,547	Life.
The Sovereign Life Assurance Company of Canada.....	H. J. Meiklejohn, Managing Director, Winnipeg.....	60,000	60,000	Life.
Springfield Fire and Marine Insurance Company.....	Joseph Murphy, Chief Agent, Toronto.....	£77,000	583,475	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Hail, Sprinkler Leakage and Tornado.
†The Standard Life Assurance Company.....	W. H. Clark Kennedy, Chief Agent, Montreal.....	9,586,238	7,528,472	Life.

*This Company has also \$4,122,321 vested in Canadian Trustees under the Insurance Act.
†This Company has also \$1,070,936 vested in Canadian Trustees under the Insurance Act.
‡This Company has also \$1,291,936 vested with Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Concluded.*

Name of Company	Chief Agent to receive Process	Amount of Deposit with Receiver General		Description of Insurance Business for which Licensed
		Par Value	Accepted Value	
<i>The Star Assurance Society.</i>	Alf. W. Briggs, Chief Agent, Toronto.	\$ 194, 180	\$ 127, 226	Life.
<i>The State Life Insurance Company.</i>	W. H. Hunter, Chief Agent, Toronto.	307, 726	267, 622	Life.
<i>Sterling Fire Insurance Company.</i>	P. A. McCallum, Chief Agent, Toronto.	140, 000	137, 450	Fire.
<i>The Stuyvesant Insurance Company.</i>	H. Begg, Chief Agent, Toronto.	105, 500	105, 500	Fire.
<i>Sun Insurance Office.</i>	Lyman Root, Chief Agent, Toronto.	1, 104, 964	970, 667	Fire, Accident, Automobile, Guarantee and Sickness.
<i>Sun Life Assurance Company of Canada.</i>	T. B. Macaulay, President, Montreal.	64, 000	55, 442	Life.
<i>Tokio Marine and Fire Insurance Company, Limited.</i>	Geo. W. Pacaud, Chief Agent, Montreal.	50, 000	47, 340	Fire.
<i>The Traders and General Insurance Association, Limited.</i>	A. H. C. Carson, Chief Agent, Toronto.	87, 600	87, 600	Fire and Automobile.
<i>The Travelers Indemnity Company, Hartford, Conn.</i>	Hon. Geo. G. Foster, Attorney, Montreal.	511, 500	476, 916	Accident, Automobile, Burglary, Fly Wheel, Plate Glass, Sickness, Steam Boiler, and Insurance against loss or damage by Robbery.
<i>The Travelers Insurance Company, Hartford, Conn.</i>	Hon. Geo. G. Foster, Attorney, Montreal.	808, 320	740, 747	Life and Accident.
<i>The Travellers Life Assurance Company of Canada.</i>	Hon. George P. Graham, President, Montreal.	60, 000	48, 630	Life.
<i>L'Union Compagnie d'Assurance contre l'Incendie, Paris, France.</i>	Louis Maurice Ferrand, Chief Agent, Montreal.	681, 954	512, 442	Fire.
<i>Union Assurance Society, Limited.</i>	T. L. Morrisey, Chief Agent, Montreal.	1, 008, 300	851, 846	Fire, Automobile, limited Explosion and Inland Transportation.
<i>Union Insurance Society of Canton, Limited.</i>	C. R. Drayton, Chief Agent, Toronto.	685, 327	637, 651	Fire, Accident, Automobile, Hail and Inland Transportation.
<i>The Union Marine Insurance Company, Limited.</i>	J. B. Paterson, Chief Agent, Montreal.	80, 333	73, 800	Fire, Inland Transportation and Automobile, excluding Insurance against loss by reason of bodily injury to the person.
<i>United Mutual Life Insurance Company.</i>	Henri E. Morin, Chief Agent, Montreal.	2, 093, 053	1, 819, 491	Life.
<i>United British Insurance Company, Ltd.</i>	Wm. MacInnes, Chief Agent, Toronto.	65, 700	60, 444	Fire and limited Explosion.
<i>United Commercial Travelers of America, The Order of.</i>	F. J. C. Cox, Chief Agent, Winnipeg.	30, 000	24, 972	Accident Insurance on the assessment plan among its members.
<i>The United States Fidelity and Guaranty Company.</i>	A. E. Kirkpatrick, Chief Agent, Toronto.	640, 000	632, 600	Accident, Burglary, Forgery, Guarantee, Plate Glass, Sickness, Steam Boiler and Insurance against loss or damage by Robbery.
<i>United States Fire Insurance Company.</i>	Robert Hampson and Son, Limited, Chief Agents, Montreal.	160, 000	155, 200	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion and Tornado.
<i>United States Life Insurance Company, in the City of New York.</i>	Lewis A. Stewart, Chief Agent, Toronto.	263, 000	247, 860	Life.
<i>L'Urbaine Compagnie d'Assurances contre l'Incendie.</i>	A. A. Mondou, Chief Agent, Montreal.	76, 407	70, 294	Fire.
<i>Vulcan Fire Insurance Company of Oakland, California.</i>	T. W. Greer, Chief Agent, Vancouver.	82, 000	80, 800	Fire.
<i>Westchester Fire Insurance Company.</i>	J. W. Tatley, Chief Agent, Montreal.	363, 333	331, 579	Fire, Automobile, Explosion, Hail, Inland Transportation, Lightning and Tornado.
<i>The Western Assurance Company.</i>	W. B. Meikle, President, Toronto.	152, 405	142, 103	Fire, Automobile, Explosion, Hail, Inland Transportation, Lightning and Tornado.

The Western Casualty Company.....	W. H. Biegel, Chief Agent, Vancouver.....	20,000	19,770	Accident and Sickness, restricted to Provinces of British Columbia, Al- berta, Saskatchewan and Manitoba.
The Western Life Assurance Company.....	Adam Reid, Managing Director, Winnipeg.....	50,000	50,000	Life.
The Yonetsze Insurance Association, Limited.....	B. G. D. Phillips, Chief Agent, Vancouver.....	50,000	49,800	Fire.
The Yorkshire Insurance Company, Limited.....	P. M. Wickham, Chief Agent, Montreal.....	892,923	796,859	Fire, Accident, Automobile, Live Stock, Plate Glass and Sickness.

††This Company has also \$54,270 vested in Canadian Trustees under the Insurance Act.

*This Company has also \$5,331,107 vested in Canadian Trustees under the Insurance Act.

The following Fraternal Benefit Societies are licensed to transact business in Canada under Sections 106, 107 and 108 of the Insurance Act, 1917, as amended by Chapter 57 of the Statutes of 1919, 9-10 Geo. V.:

Name of the Society	Chief Agent to Receive Process	Amount of Deposit with Receiver General		Description of Insurance Business for which Licensed
		Par Value	Accepted Value	
Alliance Nationale.....	Chas. Duquette, Vice-President, Montreal.....	\$ 1,004,553	\$ 961,009	Life, Disability, and Sickness to the extent authorized by the Association's Charter.
Ancient Order of Foresters in the Dominion of Canada, The Subsidiary High Court of the,	Archie Martin, High Court Secretary, Toronto.....	114,080	95,991	Life and Sickness to the extent authorized by the Society's Act of incorporation, constitution and laws.
Artisans, La Société des, Canadiens Français.....	Henri Roy, General Secretary-Treasurer, Montreal.....	82,000	78,272	Life, Accident and Sickness to the extent authorized by the Society's Charter.
*Association Canado-Americaine.....	J. E. Lussier, Chief Agent, Montreal.....	15,000	14,850	Life Insurance to the extent authorized by the Association's Act of incorporation, constitution and laws.
Catholic Mutual Benefit Association of Canada, The Grand Council of the	J. E. Howison, Grand Secretary, Montreal.....	†12,715	11,762	Life and Sickness to the extent authorized by the Association's Act of incorporation, constitution and laws.
*Catholic Order of Foresters.....	M. F. Morgan, Chief Agent, Toronto.....	10,500	10,180	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
The Commercial Travellers Mutual Benefit Society.....	R. Ivens, Secretary, Toronto.....			Life Insurance to the extent authorized by the Society's Act of incorporation, constitution and laws.
The Independent Order of Foresters.....	W. H. Hunter, President, Toronto.....	104,000	100,880	Life, Disability and Sickness Insurance as specified in the constitution and laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life.
Jewish National Workers' Alliance of America.....	M. L. Brown, Chief Agent, Montreal.....	10,000	9,790	Life, Disability and Sickness Insurance to the extent authorized by its Act of incorporation, constitution and laws.
Knights of Columbus.....	J. J. Laddy, Chief Agent, Saskatoon.....	10,200	9,894	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
Knights of Pythias, The Supreme Lodge.....	E. A. Horton, Chief Agent, St. Thomas.....	15,000	11,400	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
*The Ladies' Catholic Benevolent Association.....	J. C. H. Dussault, Chief Agent, Montreal.....	11,000	10,560	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
*The Macrae's.....	John A. Paterson, Chief Agent, Toronto.....	183,000	174,709	Life, Disability and Sickness to the extent authorized by its Act of incorporation, constitution and laws.

*Royal Arcanum, Supreme Council of the.....	Lynan Lee, Chief Agent, Hamilton.....	10,000	9,900 Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
The Royal Guardians.....	A. T. Patterson, Supreme Secretary, Montreal.....	223,822	198,512 Life and Sickness to the extent authorized by the Society's Act of incorporation, constitution and laws.
Western Mutual Life Association.....	A. J. Sutherland, Chief Agent, Winnipeg.....	121,000	105,009 Life insurance to the extent authorized by its Act of incorporation, constitution and laws.
*Woman's Benefit Association of the Maccabees.....	Mary J. Baird, Chief Agent, Sarnia, Ont.....	11,000	11,000 Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
Woodmen of the World, The Canadian Order of the.....	P. C. Hooper, Head Clerk, London, Ont.....	415,000	12,540 Life and Sickness to the extent authorized by the Order's Act of incorporation, constitution and laws.
*The Workmen's Circle.....	Abraham Riba, Chief Agent, Toronto.....	10,200	9,898 Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.

*The license of this Society is issued under the provisions of Section 108 of the Insurance Act 1917, as amended by Chapter 57 of the Statutes of 1919, and is renewable only until March 31, 1925, unless in the meantime the Society is able to furnish an actuarial certificate of solvency on the basis of the premium rates in force at the date of valuation.

†Deposited from Sick and Funeral Fund.

The following Life Insurance Companies having ceased to transact new business in Canada are entitled under Section 97 of "The Insurance Act, 1917" to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies subject to the provisions of the Statutes in that behalf.

Name of Company	Chief Agent to Receive Process	Amount of Deposit with Receiver General		Description of Insurance Business for which Licensed
		Par Value	Accepted Value	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.....	F. W. Evans, Chief Agent, Montreal.....	113,140	\$	99,037 Life.
Edinburgh Assurance Co. Limited.....	David Thorburn Symons, Chief Agent, Toronto.....	121,667		80,300 Life.
The Life Association of Scotland.....	Charles M. Holt, Attorney, Montreal.....	175,030		144,233 Life.
National Life Insurance Company of the U. S. of America.....	Paul Fowis, Chief Agent, Hamilton.....	60,000		50,920 Life.
Northwestern Mutual Life Insurance Company.....	J. P. Angus, Attorney, c/o Montreal Trust Co., Montreal.....	60,000		60,000 Life.
Phoenix Mutual Life Insurance Company, Hartford, Conn.....	C. R. G. Johnson, Chief Agent, Montreal.....	130,280		116,075 Life.
The Scottish Amicable Life Assurance Society.....	Charles J. Fleet, Attorney, Montreal.....	75,000		58,300 Life.
The Scottish Provident Institution.....	W. L. Bond, Chief Agent, Montreal.....	60,000		52,155 Life.

The Factories Insurance Company, by a reinsurance agreement dated Dec. 22, 1916, reinsured its business in the Western Assurance Company, Toronto. The deposit of the company, with the exception of \$6,000 par value which has been retained to provide for unsettled claims, has been released to the Western Assurance Company.

The Maryland Assurance Corporation has reinsured all its outstanding accident and sickness business with the Maryland Casualty Company. The deposit of the corporation, with the exception of \$30,000 par value, which has been retained to cover outstanding liabilities, has been released.

The Pacific Marine Insurance Company having ceased to transact business in Canada and having reinsured with the Western Assurance Co., Toronto, Ont., all its unexpired Fire and Automobile policies, has given notice that it will apply for the release of the securities on deposit with the Receiver General.

The Security Mutual Casualty Company ceased business in Canada December 31, 1920, and all policies in force at that date have been cancelled. The company has given notice that it will apply for the release of the securities on deposit with the Receiver General.

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